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REPORT
OF THE
Registrar of Friendly
Societies
OF
Ontario

1920

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Report

OF THE

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1920

Printed by Order of
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and Published by CLARKSON W. JAMES, Printer to the King's
Most Excellent Majesty

1921

To His Honour HENRY COCKSHUTT, Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1920.

Respectfully submitted,

W. E. RANEY,

Attorney-General

Toronto, 1st December, 1921.

W40381 DRAWN

TO THE HONOURABLE W. E. RANEY, K.C., M.P.P.,
Attorney-General,
Toronto.

Sir: -

I have the honour to submit herewith the report of the Registrar of Friendly Societies for the year ending 31st December, 1920.

Owing to the printers' strike it has been impossible to issue this report at an earlier date.

The most important event of the past year, so far as friendly societies are concerned, was the passing by the Legislature of an Act amending the Ontario Insurance Act in reference to the financial stability of those societies which undertake life insurance contracts with their members.

The New Legislation

Last year I gave a brief review of the transition taking place in recent years in friendly societies and pointed out the necessity for more adequate provisions in the law to meet the exigencies of the present situation. A careful and comprehensive study of the whole matter was first made and a draft bill prepared. This draft bill was discussed at length with the representatives of the Canadian Fraternal Association and several hearings were had with the representatives of that body, with the view to making the proposed act as perfect and workable a measure as possible. I am pleased to be able to report that the bill as introduced to the Legislature received the approval and support of the Association, and many expressions of approval were also received from leaders in the fraternal insurance world, touching the necessity for and the reasonableness and effectiveness of the proposed act. The bill passed through its various stages in the Legislature without opposition and is now in effect. The Act is of importance and interest to the public generally and will do much to rehabilitate and stabilize fraternal insurance in this Province. For purposes of convenient reference and of record the entire Act is printed in Appendix A to this Report.

Leading Provisions of the New Act

The following is a brief summary of the leading provisions and requirements of the Act:

1. An annual valuation of the outstanding certificates of insurance, to be filed with the Registrar.
2. The valuation to be made by a qualified actuary appointed by the Society, who shall also prepare a valuation balance sheet showing whether or not the society "is in a position to provide for the payment of its contracts of insurance as they mature, without deduction or abatement and without increase of its existing rates of contribution."
3. A summary of the actuary's valuation is to be mailed to each insured member.
4. Where the reports show that society will be unable to meet its obligations upon the basis of existing rates, the Minister may request the society to amend its constitution by putting into effect such changes (approved by its actuary) as will enable the society to provide for the payment of its contracts at maturity, and for such purpose the governing executive of the society may, if desirable, call a special meeting of the society.
5. Power is given to an Ontario society to make the necessary adjustment, and a majority vote of the members present at the supreme legislative meeting of the society to be binding upon all members.
6. Where a society fails to comply voluntarily with the Minister's request, provision for the appointment of a special readjustment committee of three persons, who shall investigate the

assets, liabilities, rates, plans, etc., of the society, and prepare such amendments to the society's constitution by way of reduction of promised benefits or increase of rates, as are deemed necessary to enable the society to meet its obligations as they mature. Due provision is made for the coming into force of such amendments.

7. Provision for the segregation of the funds of the adequate-rate members from those of inadequate-rate members of a society and for the transfer upon proper terms of members from the latter to the former class; the annual valuation to show the financial position of each class separately.

8. The rates for children's insurance to be approved by an actuary and separate funds kept for such contracts; after January 1st, 1922, all new rates and benefits to be first approved by certificate of an actuary and filed with the Registrar.

9. Twenty payment life certificates may be issued by societies in a sound financial position.

10. Provision for meeting special emergencies of a society such as an epidemic; and also for the application by the society of surplus monies above 105% of all net liabilities.

11. The new Act does not apply to the sick and funeral benefit contracts of a society.

Valuation Reports

For the first time in the history of the Department reports upon the valuation of the insurance certificates of Ontario friendly societies are published in the report of the Registrar. These will be found in summary form in Appendix B to this report. In each case the valuation of the certificate has been made by an actuary appointed by the society, and qualified under the Act to make such valuation. It is believed that this marks another milestone in the progress of the societies and that the publicity thus secured will be in the interest of both members and beneficiaries.

Respectfully submitted,

V. EVAN GRAY,
Registrar of Friendly Societies.

Toronto, 30th November, 1921.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive officers of the Society at the 31st December, 1920, were as follows:

E. F. Drake, Grand Master Workman.....Ottawa.
F. G. Inwood, Grand Recorder-Treasurer.....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1920, \$10,646,659.99.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or benefit in the nature thereof.--None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Number of contracts in force 31st December, 1919.....	11,394	\$ 11,102,213 37 c.
Number of contracts taken during 1920, new or renewed.....	428	285,250 00
Add amount by which various certificates were increased during 1920.....		3,825 20
Gross number of contracts in force at any time in 1920.....	11,822	11,391,288 57
	Number	Amount
Deductions :		
Contracts matured in 1920.....	333	\$ 370,044 01 c.
Contracts lapsed in 1920.....	520	374,584 57
Contracts surrendered.....		
Reduction of Certificates		
Total deductions extended.....	853	744,628 58
Net contracts in force 31st December 1920,	10,969	10,646,659 99
No. of certificate holders in good standing.....	10,547	10,299,020 57
No. temporarily suspended	422	347,639 42
Grand total of certificate holders, 31st December, 1920.....	10,969	10,646,659 99

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 769.

Number of members who died during 1920, 7.

Amount of Funeral Benefits paid in 1920, \$210.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received Sick and Funeral Benefits during 1920, 140.

Amount of benefits paid in 1920, in respect of sick members, \$2,951.80.

Number of weeks' sickness experienced in 1920, 683 1-7.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1920, \$16,739.32.

V. Assets

Bonds, debentures, etc.	\$ 1,472,853.47
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	56,974.28
Imperial Bank, Toronto, General Fund	5,995.66
Imperial Bank, Toronto, Sick Fund	1,739.32
Assessments called, but not yet payable	38,294.20
Interest due and accrued	16,844.16
Total assets of Life Insurance Fund (not extended)	\$1,557,606.39
" Sick and Funeral Fund (not extended)	17,087.90
" General and other Funds (not extended)	19,233.02
All other assets	1,226.22
Total assets	<u>\$ 1,593,927.31</u>

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	\$ 46,734.69
Amount of all other liabilities	32.21
Total liabilities	<u>46,766.90</u>

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1920.—None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1920, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited quarterly during 1920.

Names and addresses of the auditors for 1920 were as follows: Charles G. Knott and Albert E. Hagerman, Toronto.

Amount of Bond of Grand Master Workman, \$5,000.00.

Amount of Bond of Grand Recorder Treasurer, \$20,000.00.

Number of members in force in Ontario, 10,969.

Amount of insurance in force in Ontario at 31st December, 1920, \$10,646,659.99.

Number of members in Ontario who died during 1920, 333.

Amount of death benefits paid to Ontario members during 1920, \$350,750.63.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$72,718.05.

Cash received during 1920 from:

Supplies	\$ 136.80
Assessments	\$444,265.15
Per capita tax	22,376.05
Changing certificates, etc.....	83.00
Interest.....	72,201.57
Cash received from repayment of investments (not extended), \$27,642.86.	
Total receipts	<u>\$539,062.57</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Fraternal association	\$ 45.00
Law costs	187.00
Registration fee	25.00
Rent of drawer, Trust Company.....	40.00
Organization expenses	6,202.17
Supplies bought	168.30
Travelling expenses	343.21
Rent, light, heat and taxes	868.95
Salaries, officers' and auditors' and actuary's fees	5,112.84
Medical examiner's salary and expenses	608.75
Clerk hire	6,586.00
Official Journal	2,272.30
Printing, stationery and advertising	426.39
Postage, telegrams and express	718.90
Business tax	155.55
Premiums for guaranteeing lodge officers	182.00
Other management expenses	65.70
Total expenses of management	<u>\$ 24,008.06</u>

(b) Miscellaneous Expenditure.

Life insurance claims paid	\$350,750.63
Funeral benefits	210.00
Sick benefits	2,951.80
For investments (not extended), \$196,793.73.	

Total expenditure	<u>\$377,920.49</u>
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Schedule of ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	342	226,113 08	204 10		
25-29.....	397	296,271 75	300 82	5	3,427 80
30-34.....	521	401,337 07	459 37	3	2,010 59
35-39.....	629	484,191 72	638 28	3	2,151 87
40-44.....	863	699,389 73	1088 76	6	7,061 06
45-49.....	1,011	894,922 49	1,661 22	8	7,825 70
50-54.....	1,333	1,320,989 02	3,028 69	15	14,237 16
55-59.....	1,647	1,748,498 54	5,044 43	27	32,706 82
60-64.....	1,875	2,099,609 09	7,852 40	72	85,149 22
65-69.....	1,405	1,515,696 76	7,546 25	64	69,433 08
70-74.....	629	658,722 77	4,615 95	68	75,312 86
75-79.....	256	249,286 57	2,459 18	32	37,485 40
80-84.....	48	43,227 55	620 75	20	23,933 71
85 and over.....	13	8,403 85	145 65	10	9,308 74
Totals.....	10,969	10,646,659 99	35,665 85	333	370,044 01

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, 7 Hughson Street, S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st, June, 1887.

The Executive officers of the Society at the 31st December, 1920, were as follows:

John L. Davidson, Grand Councilor	Toronto.
A. W. Richardson, M.D., Grand Vice-Councilor	Kingston.
Dr. J. W. Edwards, Past Grand Councilor	Cataraqui
Wm. F. Montague, Grand Recorder and Acting Treasurer.....	Hamilton.
John L. Archer, Grand Representative.....	Toronto.
Wm. Benson, Grand Representative	Toronto.
Albert Chevalier, Grand Representative	Montreal.
James B. Ferguson, Grand Representative	Ottawa

I. Currency of Insurance Certificates.

Amount covered by endowment contracts.—None.

Amount covered by insurance at 31st December, 1920, \$24,377,214.75.

II. Movement in Insurance Certificates.

(b) *Contracts for insurance, other than Endowments, Sick or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	27,774	\$ 24,906,926 80 c.
Add contracts taken 1920, new and renewed.....	1,059	598,500 00
Add amount by which various certificates were increased during 1920		6,044 00
Gross number and amount of contracts on foot at any time during 1920.....	28,833	25,511,470 80
	Number	Amount
Deductions :		
Contracts matured in 1920.....	470	\$ 455,055 66 c.
Contracts lapsed in 1920.....	973	564,612 20
Contracts surrendered in 1920.....	100	34,500 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1920.....		80,088 19
Total deductions.....	1,543	1,134,256 05
Net contracts on foot 31st December, 1920.....	27,290	24,377,214 75
Number of certificate holders in good standing at 31st December, 1920	27,015	24,220,485 75
Temporarily suspended.....	275	156,729 00

III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1920, 7,245.

Number of members who died during 1920, 76.

The total amount of funeral benefits paid during 1920, \$4,500.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$145,761.56.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits—

Number of members who received Sick Benefits during 1920, 1,431.

The total amount of Sick Benefits paid in 1920, \$30,829.20.

The number of weeks' sickness experienced in 1920, 7,703 2-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1920, was \$145,761.56.

The number of females who received benefits in respect of sickness during 1920, was 421, and the average weeks of illness, 6.52.

The number of males who received benefits in respect of sickness during 1920, 1,010, and the average weeks of illness, 4.90.

V. Assets.

Bonds, debentures and securities	\$ 1,163,946.46
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account	17 589.40
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account.....	9,373.32
Bank of Hamilton, Hamilton, Ont., General Fund	11,166.40
Bank of Hamilton, Hamilton, Ont., Guarantee Fund	1,000.00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund	2,282.19
Dues and assessments called, but not yet payable, estimated at	38,372.80
Interest due and accrued	35,392.42
Amount due under liens on certificates <i>re</i> errors in age	3,107.27
Outstanding accounts, less provision for bad debts	1,412.53
Per capita tax of last month of 1920, estimated at	2,650.00
Supplies, etc., stock	3,941.18
Office furniture, etc., less amount written off for depreciation.....	1,222.05
Total assets of Life Insurance Fund (not extended)	\$ 1,093,560.28
Total assets of Sick and Funeral Fund	153,921.91
Total assets of Guarantee Fund	1 186.11
Total assets of General and other Funds	40,781.23
Total assets of Child Insurance Fund	2,431.49
Other assets (detailed in memo.)	425.00
Total assets	\$ 1,291,881.02

VI. Liabilities.

Amount of claims supposed	\$ 75,728.70
All other liabilities	1,523.79
Total liabilities	\$ 77,252.49

VII. Miscellaneous.

Actions instituted by or against the Grand Council during 1920:

Mary Ella Stinson vs. Canadian Order of Chosen Friends, Supreme Court of Ontario, \$1,000.00. Defence: the deceased was not in good standing. Case settled by paying \$800.00; member was a returned soldier.

Canadian Order of Chosen Friends vs. Ernest F. Bertrand, County Court of Wentworth. Judgment obtained by default.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1920.

The Society's books were duly audited on February 9th, May 4th, July 26th, and October 25th, 1920.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1920 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1920, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1920, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bonds of Grand Secretary-Treasurer, \$7,000.00.

Number of members in Ontario at 31st December, 22,632.

Number of certificate holders in Ontario at 31st December, 1920, 22,632.

Amount of insurance in force in Ontario at 31st December, 1920, \$20,825,597.75.

Number of members in Ontario who died during 1920, 420.

Amount of death benefits paid to Ontario members during 1920, \$406,834.84.

Amount of disability benefits paid to Ontario members during 1920, \$77,630.19.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$58,606.68.

Cash received during 1920 from:

Assessments in Life Insurance Department	\$ 421,285.83
Assessments in Sick Benefit Department	38,329.31
Assessments in Child Insurance Department	1,136.62
Per capita tax	34,631.08
Supplies sold and certificate fees, etc.	2,622.09
Interest	71,890.13
Premium for guarantee of lodge officers	620.23
Cash received from investments (not extended), \$61,582.83.	

Total receipts	\$ 570,515.29
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Fees to Canadian Fraternal Association	\$ 65.00
Commission and organization account	12,343.29
Registration fees	205.00
Investigation of claims, etc.	1,834.88
Supplies bought	1,254.45
Office furniture	318.76
Travelling expenses	625.75
Rent and heat, etc.	906.41
Managing officers' salaries and officers' and auditors' fees	6,738.00
Medical examiner's salary and expenses	2,216.91
Clerk hire	7,867.51
Official Journal	2,916.62
Printing	2,221.29
Postage, telegrams and express	1,855.28
Premiums for guarantee of grand officers	40.70
Other expenses of management	135.30
Caretaking and other expenses	242.96

Total expenses of management\$ 41,788.11

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments.....	\$ 447,318.96
Funeral benefits	4 500.00
Sick benefits	30,829.20
Total disability benefits	79,524.19
Gratuities	50.00
One death in child's department	75.00
Cash paid for investments (not extended), \$45,208.03.	

Total expenditure\$ 604,085.46

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920:

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
16-24.....	1,173	727,929 00	646 46	7	4,750 00
25-29.....	1,519	1,060,270 00	982 31	9	5,250 00
30-34.....	2,007	1,444,185 00	1,436 93	22	14,500 00
35-39.....	2,500	1,844,071 00	2,011 30	14	9,250 00
40-44.....	3,212	2,516,377 00	2,964 40	20	14,250 00
45-49.....	3,595	3,232,976 00	4,101 11	36	31,985 00
50-54.....	3,838	3,737,288 28	4,980 45	55	57,816 00
55-59.....	3,532	3,590,412 36	5,393 50	56	58,926 00
60-64.....	2,639	2,788,110 64	4,651 73	71	74,950 00
65-69.....	1,620	1,833,701 40	3,429 56	67	72,694 10
70-74.....	874	1,031,464 07	2,258 30	47	56,429 20
75-79.....	448	379,890 18	1,256 87	54	42,982 96
80-84.....	56	32,241 45	196 46	10	10,178 40
85 and over.....	2	1,569 37	5 44	2	1,094 00
Totals.....	27,015	24,220,485 75	34,314 82	470	455,055 66

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1920, were as follows

R. W. Hawkins, Supreme Leader	Brownsville
V. A. Sinclair, M.A., LL.B., Supreme Vice-Leader	Tillsonburg.
J. M. Foster, B.A., Supreme Secretary	Toronto.
W. B. Graham, Supreme Treasurer	Toronto.
N. Somerville, M.A., Supreme Solicitor	Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner	Guelph
Dr. T. S. Boyle, Supreme Past Leader	Windsor, N.S.

I. Currency of Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof, \$2,135,463.00.
 (b) Contracts for insurance other than endowments, \$4,064,454.00.

II. Movement in Insurance Certificates.

- (a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number	Amount
Contracts in force 31st December, 1919.....	3,700	\$ c. 2,179,574 00
Add contracts taken during 1920, new or renewed.....	73	36,250 00
Gross number and amount of contracts on foot at any time during 1920	3,773	2,215,824 00
	Number	Amount
Deductions :		
Contracts matured in 1920 by death.....	67	\$ c. 45,450 00
Contracts lapsed in 1920.....	68	32,101 00
Contracts matured during 1920, total disability.....		2,810 00
Total deductions extended.....	135	80,361 00
Net endowment contracts on foot at 31st December, 1920.....	3,638	2,135,463 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number	Amount
Contracts in force 31st December, 1919.....	5,402	\$ 4,183,728 00
Add contracts taken during 1920, new or renewed.....	75	37,750 00
Gross number and amount of contracts on foot at any time during 1920	5,477	4,221,478 00
	Number	Amount
Deductions :		
Contracts matured in 1920 by death.....	108	\$ 100,400 00
Contracts lapsed in 1920.....	91	56,624 00
Amount by which various certificates on foot were reduced.....		
Total deductions extended.....	199	157,024 00
	199	157,024 00
Net insurance contracts.....	5,278	4,064,454 00
Number of certificate holders in good standing on 31st December, 1920	5,243	6,160,817 00
Number of certificates temporarily suspended.....	35	39,100 00
Grand total of certificate holders 31st December, 1920.....	5,278	6,199,917 00

III. Funeral Benefits

The Order has no Funeral Benefit Department.

IV. Sick Benefits

Number of members in Sick Benefits Department, 241.

Sick benefits are undertaken by the Supreme Body only.

Number of members who received sick benefits during 1920, 44.

Amount of benefits paid to sick members, \$1,140.00.

Number of weeks' sickness experienced in 1920, 285.

Total amount of cash to credit of fund, 31st December, 1920, \$6,198.19.

V. Assets

Cash value of bonds and debentures	\$ 811,267.02
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Dominion Bank, Toronto, Ont.	30,196.09
Dues and assessments called, but not yet payable	19,528.95
Interest due and accrued	11,652.20
Amount of liens on certificates in force	101,681.05
All other assets	1,213.93
Total assets Life Insurance Fund (not extended)	\$ 868,195.67
Total assets Endowment Fund (not extended)	96,998.04
Total assets Sick and Funeral Fund (not extended)	6,541.24
Total assets General and other Funds (not extended)	3,804.29
Total assets	\$ 975,539.24

VI. Liabilities

Amount of admitted claims	\$ 17,233.34
Other liabilities	2,152.59
Total liabilities	\$ 19,385.93

VII. Miscellaneous

Actions or proceedings instituted or prosecuted by or against the Society during 1920.—None.

Assessments are made monthly.

Twelve assessments were made during 1920, each being payable the first day of each month.

The Society's accounts were audited in April, July, and October, 1920, and January, 1921.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1920 were as follows: J. L. Buck, Port Rowan, and W. P. Goodman, Toronto.

No changes were made in the Constitution during 1920.

Amount of bonds of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1920, 4,874.

Amount of insurance in force in Ontario at 31st December, 1920, \$5,741,622.00.

Number of members in Ontario who died during 1920, 101.

Amount of death benefits paid Ontario members during 1920, \$139,340.00.

Amount of disability benefits paid to Ontario members during 1920, \$2,490.00.

VIII. Cash Receipts

Cash balance from 1919 (not extended), \$27,342.95.

* Cash received during 1920, from:

Application fees	\$ 107.75
Assessments	215,812.47
Per capita tax and levies	10,301.91
Supplies sold	120.24
Interest and dividends	38,641.03
All other sources	4,389.74
Profits on sale of bonds	6,417.26
Repayment of loan (not extended), \$258,907.30.	

Total receipts	\$ 275,790.40
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IX. Cash Expenditure

(a) Expenses of Management.

Cash paid during 1920 for:

Commission and organization expenses	\$ 3,737.73
Registration fees	25.00
Supplies bought	430.52
Investigation of claims	143.40
Travelling expenses	63.05
Rent, light and taxes	890.50
Salaries, officers, auditors	3 800.00
Clerk hire	2,233.00
Medical examiner, salary and expenses	97.75
Official journal	926.79
Printing, stationery and advertising	264.46
Postage, telegrams and express	460.16
Premiums for guarantee of lodge officers	44.00
Other management expenses (detailed in memo)	243.63
Total expenses of management	\$ 13,359.99

(b) Miscellaneous Expenditure.

Endowment benefits	\$ 1,615.44
Life insurance claims other than endowments	128,980.27
Sick benefits	1,155.50
Total disability benefits	2,557.46

For investments (not extended), \$384,175.70.

Grand totals	\$ 147,668.66
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	66	62,500 00	58 41		
25-29.....	115	106,500 00	104 88		
30-34.....	236	225,000 00	257 37		
35-39.....	420	444,500 00	579 29	2	1,500 00
40-44.....	480	504,990 00	782 48	5	5,000 00
45-49.....	658	733,600 00	1,360 23	3	3,500 00
50-54.....	811	933,020 00	2,126 01	5	4,000 00
55-59.....	853	1,069,080 00	3,031 87	12	12,000 00
60-64.....	719	919,679 00	3,302 85	19	28,500 00
65-69.....	506	649,170 00	3,018 26	19	23,780 00
70-74.....	270	355,720 00	2,170 96	23	38,770 00
75-79.....	112	162,105 00	1,294 03	16	24,200 00
80-84.....	28	30,703 00	359 15	2	2,500 00
85 and over.....	4	3,350 00	56 56	2	2,100 00
Totals.....	5278	6,199,917 00	18,502 35	108	145,850 00

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; Incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

William F. Nickle, President	Kingston.
Henry White, Vice-President	Port Hope.
Fred. S. Evanson, Secretary-Treasurer	Kingston.

II. Movement in Insurance Certificates

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments*

	Number	Amount
Contracts in force 31st December, 1919.....	20,996	\$ 25,351,750 00 c.
Add contracts taken during 1920, new or renewed.....	1,018	1,274,500 00
Add amount by which various certificates were increased during 1920.....		11,000 00
Gross number and amount of contracts on foot at any time during 1920	22,014	26,637,250 00
	Number	Amount
Deductions :		
Contracts matured in 1920.....	265	\$ 349,750 00 c.
Contracts lapsed in 1920.....	780	881,000 00
Contracts cancelled in 1920.....	8	6,000 00
Contracts surrendered in 1920.....	1	1,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1920.....		6,000 00
Total deductions extended.....	1,054	1,243,750 00
	1,054	1,243,750 00
Net contracts on foot at 31st December, 1920.....	20,960	25,393,500 00

III. and IV. Sick and Funeral Benefits.—None

V. Assets

Cash value of bonds, debentures, etc.	\$ 2,095,477.09
Cash on hand	183.90
Cash on deposit to Society's credit, not drawn against, in the following chartered Banks:	
Standard Bank, Kingston, Ont.	88,253.19

Montreal Bank, Kingston, Ont.	4,711.33
Royal Bank, Quebec	5,000.00
Dues and assessments due and unpaid on certificates in force	22,332.88
All other assets	7,251.82
Total assets	<u>\$ 2,223,210.21</u>

VI. Liabilities

Amount of claims admitted by Society	\$ 46,000.00
Total liabilities	<u>46,000.00</u>

VII. Miscellaneous

Actions instituted against the Society in 1920.—None.

Twelve assessments were made during 1920, on the 15th day of each month.

The books and accounts were audited during the year, monthly.

Names and post office addresses of the auditors of 1920: John Nicolle and J. G. Ettinger., Kingston.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

No changes were made in the management or system during 1920.

No changes were made, during 1920, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$5,000.00.

Number of members in Ontario at 31st December, 1920, 12,161.

Number of certificate holders in Ontario at 31st December, 1920, 12,161.

Number of members in Ontario who died during 1920, 169.

Amount of insurance in force in Ontario at 31st December, 1920, \$14,554,750.00.

Amount of death benefits paid to Ontario members during 1920, \$227,296.41.

VIII. Cash Receipts

Cash balance from 1919 (not extended), \$70,371.36.

Cash received during 1920 from:

Assessments	\$ 517,144.86
Per capita and levies	50,387.40
Interest and exchange	100,176.99
All other sources	968.50
Repayment of investments (not extended), \$67,044.96.	

Total cash receipts	<u>\$ 668,677.75</u>
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IX. Cash Expenditure

(a) Expenses of Management.

Cash paid during 1920 for:

Commission and organization expenses.....	\$ 14,574.73
Actuarial expenses	300.00
Registration (Ontario, \$25)	330.00
Annual meeting	2,399.83
Supplies bought	372.13
Travelling expenses	6,299.68
Rent, light, heat and taxes	1,922.41
Salaries, officers' and auditors' fees	18,127.86
Medical examiners' salary and expenses	1,028.00
Printing, stationery and advertising	2,186.01
Postage, telegrams, telephone and express	2,126.45
Directors	482.84
Premiums for guarantee of lodge officers	231.20
Commissions on collections of assessments	35,430.75
Canadian Fraternal Association	55.00
Other management expenses (detailed in memo.)	1,130.81
Total expenses of management	\$ 86,997.70

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	\$ 355,042.33
Expenditure other than foregoing	1,304.20
Investments (not extended), \$274,312.75.	

Total expenditure\$ 443,344.23

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

TWENTY PAYMENT LIFE

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	195	252,500 00	364 26	1	2,000 00
25-29.....	323	402,500 00	645 57		
30-34.....	318	375,000 00	680 44		
35-39.....	213	249,000 00	513 44	1	1,000 00
40-44.....	101	109,500 00	261 46	2	2,000 00
45-49.....	13	17,000 00	44 76		
50-54.....					
55-59.....					
60-64.....					
65-69.....					
70-74.....					
75-79.....					
80-84.....					
85 and over.....					
Totals.....	1,163	1,405,500 00	2,509 93	4	5,000 00

WHOLE LIFE

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	21	23,000 00	21 99		
25-29.....	327	342,500 00	373 08	4	4,000 00
30-34.....	1,480	1,555,250 00	1,864 25	8	8,500 00
35-39.....	2,781	3,090,500 00	4,123 63	13	16,000 00
40-44.....	3,425	3,861,000 00	5,734 80	15	16,431 36
45-49.....	3,342	3,918,250 00	6,359 32	22	26,922 54
50-54.....	2,898	3,597,250 00	6,147 35	31	36,652 84
55-59.....	2,301	3,072,750 00	5,668 94	34	44,916 84
60-64.....	1,626	2,264,000 00	4,560 40	39	52,550 87
65-69.....	878	1,236,000 00	2,824 16	36	53,160 58
70-74.....	480	692,500 00	1,726 15	30	44,155 01
75-79.....	170	243,750 00	665 18	16	21,416 84
80-84.....	54	75,750 00	220 32	9	13,000 00
85 and over.....	14	15,500 00	52 00	4	5,500 00
Totals.....	19,797	23,988,000 00	40,341 57	261	343,206 88

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, 84 Market Street, Brantford, Ontario

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society as at December 31st, 1920, were as follows:

J. A. A. Brodeur, High Chief Ranger	Montreal, Que.
F. H. Davidson, High Vice-Chief Ranger	Winnipeg, Man..
Alf. P. van Someren, High Secretary	Brantford, Ont.
A. R. Galpin, High Treasurer	Brantford, Ont.
J. A. A. Brodeur	Montreal, Que.
F. H. Davidson	Winnipeg, Man.
J. A. Stewart, M.P.	Perth, Ont.
Dr. E. W. Moles	Norwich, Ont.
E. J. Freyseng	Toronto, Ont.
W. H. McLeish	Kerwood, Ont.
M. D. Carroll	Montreal, Que.

Elected Members

I. Currency of Insurance Certificates

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits,
\$77,048,250.00.

II. Movement in Insurance Certificates

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	77,096	\$ 77,076,250 00 c.
Add contracts taken during 1920, new or increased	3,208	3,023,000 00
Add reinstatements.....	236	229,000 00
Gross number and amount of contracts on foot at any time during 1920	80,540	80,328,250 00
	Number	Amount
Deductions :		
Contracts matured in 1920.....	865	\$ 886,250 00 c.
Contracts lapsed and cancelled in 1920.....	2,550	2,393,750 00
Total deductions extended.....	3,415	3,280,000 00
Net contracts in force 31st December, 1920.....	77,125	77,048,250 00

III. Funeral Benefits

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1920, 50,786.

Number of members of the Sick and Funeral Benefit Branch who died during 1920, 473.

The total amount of Funeral Benefits paid in 1920, High Court, \$23,650.00; Subordinate Courts, \$4,731.50.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920, was: High Court, \$547,494.19; Subordinate Courts, \$156,928.96.

IV. Sick Benefits

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1920, 6,286.

Total amount of Sick Benefits paid in 1920, High Court, \$164,927.15; Subordinate Courts, \$25,574.93.

Number of weeks' sickness experienced in 1920, 37,452 5-7.

Amount paid for medical attendance during 1920 (subordinate), \$9,363.09.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920. See under Funeral Benefits.

V. Assets

Cash value of real estate (office premises)	\$ 13,653.84
Cash value of bonds, debentures and other securities, as per list enclosed.....	6,647,378.65
Actual cash on hand as per audit statement, 31st December, 1920	\$156,928.96
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account).....	181,975.14
Standard Bank, Brantford (current account)	42,669.88
Royal Bank, Quebec	5,000.00
Union Bank, Winnipeg (current account)	12,779.13
Union Bank, Winnipeg (current account)	1,579.67
Interest due and accrued	147,254.74
Office furniture and fixtures	9,097.04
Total assets Life Insurance Fund (not extended)	\$ 6,476,440.18
Total assets Sick and Funeral Fund (not extended)	562,197.03
All other assets	4,617.48
Total assets	<u>\$ 7,066,005.57</u>

VI. Liabilities

Amount of claims admitted	\$ 181,192.95
Amount of claims supposed or reported or unadjusted	28,500.00
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted.....	6 313.60
Amount of all other liabilities	32,652.73
	<hr/>
Total liabilities	\$ 248,659.28
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VII. Miscellaneous

Suits instituted against the Society during 1920:

Cates vs. C.O.F., Supreme Court of Ontario. Application dismissed; settled by agreement.

Emma Jane Walter vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Action contested. Settled by agreement.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1920, payable on or before the first day of each month for the next succeeding month.

The Society's accounts were, during 1920, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the auditors for 1920 were as follows: W. I. Roberts, Brantford; J. P. Hoag, Toronto, and E. B. Miller, Brantford.

Certain changes were made during 1920 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000. High Court Treasurer's bond, \$75,000.00.

Number of certificate holders in Ontario at 31st December, 1920, 38,629.

Amount of insurance in force in Ontario at 31st December, 1920, \$38,757,750.00.

Number of members in Ontario who died during 1920, 490.

Amount of death benefits paid to members during 1920, \$503,537.64.

VIII. Cash Receipts.

Cash balance from 1919 (not extended).

Cash received during 1920:

	High Court	District High Courts	Subordinate Courts
Application and initiation fees	\$	\$	\$ 6,611.53
Dues			130,195.61
Assessments (Mortuary)	669,659.42		
Assessments (S. & F.)	187,586.22		
Per capita tax	92,489.59	10,732.25	
Fees	5,430.00	1,323.75	
Insurance levies	963.50	7,730.50	
General Fund Levies	146.50		
Supplies sold	1,389.46	685.18	
Premiums for guarantee bonds	1,707.50	243.00	
Interest (Mortuary)	301,589.88	42.00	
Interest (S. & F.)	23,291.30		
Other sources	5,049.07	2,181.90	75,124.96
Cash received from investments (not extended) \$168,892.25			
Totals	\$ 1,289,302.44	\$ 22,938.58	\$ 211,932.10

IX. Cash Expenditure.

(a) Expenses of Management

	High Court	District High Courts	Subordinate Courts
Cash paid during 1920 for:			
Office expenses, District High Court	\$	\$ 1,166.86	
Organization expenses	45,489.62	7,893.17	
Law costs	1,026.22		
Registration fees	285.00		
Investigation expenses	4,089.17		
Executive Committee	1,648.60	88.50	
Supplies	2,727.88	525.15	
Medical board	344.00	204.00	
Annual meeting	2,623.03	2,304.05	
Light, heat, taxes	1,170.23		
Managing officers' salaries and officers' and auditors fees	13,481.25	2,760.00	
Clerk hire	16,438.54	925.00	
Official journal	6,866.50		
Printing, stationery and advertising	5,986.67	704.92	
Postage, telegrams, etc.	3,651.58		
Guarantee of bonds	783.60		
High Court Grants	4,625.00		
Interest and exchange	2,058.24		
Delegates D. H. Court \$175.00; Expenses Good of Order \$278.80; Office Premises, \$130.60	584.40		
Sanatarium	633.00		
Water rates, office furniture, office expenses, etc....	92.90		
Other management expenses in memo	2,681.24		
Total expenses of management	\$ 117,286.67	\$ 16,571.65	

(b) Miscellaneous Expenditure

	High Court	District High Courts	Subordinate Courts
Life insurance claims	\$ 846,181.43		
Funeral benefits	23,650.00		4,731.50
Sick benefits	164,927.15		25,574.93
Return of assessment	81.60		9,363.09
District deputies		128.85	
High Court grants		550.00	
Remitted to High Court on account		4,725.00	
Representative to High Court		250.00	
Expenditure other than foregoing			160,578.64
Cash paid for investments (not extended), \$279,525.46			
Total expenditure	\$ 1,152,126.85	\$ 22,225.50	\$ 200,248.16

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	2,358	2,234,750 00	1,986 89	8	7,750 00
25-29.....	1,028	990,000 00	1,079 41	1	1,000 00
30-34.....	787	747,500 00	957 92	3	3,000 00
35-39.....	557	509,250 00	769 74	2	1,500 00
40-44.....	377	331,250 00	586 74	2	1,500 00
45-49.....	60	53,750 00	109 11		
50-54.....					
55-59.....	1	1,000 00	3 50		
60-64.....	2	1,250 00	5 13		
65-69.....					
70-74.....					
75-79.....					
80-84.....					
85 and over.....					
Totals.....	5,170	4,868,750 00	5,498 44	16	14,750 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,586	1,508,000 00	909 60	13	12,000 00
25-29.....	5,449	5,210,000 00	3,159 15	41	38,914 80
30-34.....	8,722	8,364,500 00	5,201 50	61	57,523 08
35-39.....	10,796	10,427,500 00	6,688 20	54	52,232 50
40-44.....	11,109	10,869,500 00	7,217 56	69	67,785 71
45-49.....	10,684	10,706,500 00	7,633 57	80	82,919 69
50-54.....	9,141	9,455,000 00	7,145 89	99	100,179 58
55-59.....	7,045	7,554,500 00	6,014 57	116	119,360 70
60-64.....	4,266	4,700,500 00	3,953 62	119	126,118 34
65-69.....	1,985	2,165,500 00	1,881 11	88	96,216 34
70-74.....	812	852,000 00	768 85	44	45,080 69
75-79.....	277	283,000 00	263 35	21	21,100 00
80-84.....	60	60,000 00	59 70	8	8,000 00
85 and over.....	23	23,000 00	23 00	4	4,000 00
Totals.....	71,955	72,179,500 00	50,919 67	817	831,431 43

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 72 Queen Street West, Toronto

Organized in June, 1852, and incorporated in Ontario, 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

F. S. DeLong, Grand Master	Hamilton
Wm. Crellin, Deputy Grand Master	Ingersoll
Thos. S. Hudson, Past Grand Master	Montreal
John Moore, Grand Representative	Mt. Albert
F. C. Fielding, Grand Representative	Toronto
Robert Fleming, Grand Secretary	Toronto
W. H. Shaw, Grand Treasurer	Toronto

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for Sick or Funeral benefits in force 31st December, 1920	\$ 2,166,518.67
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II. Movement in Insurance Certificates.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number	Amount
Net contracts in force 31st December, 1920.....	2,805	\$ c. 2,157,770 67
Add contracts taken in 1920, new or renewed.....	174	128,048 00
Gross number and amount of contracts on foot at any time during 1920	2,979	2,285,818 67
	Number	Amount
Deductions :		
Contracts matured in 1920.....	41	33,448 16
Contracts lapsed, surrendered or cancelled in 1920.....	135	84,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1920.....		1,351 84
Total deductions extended.....	176	119,300 00
Net contracts on foot 31st December, 1920.....	2,803	2,166,518 67

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge.
Forty-one members died during 1920, and the amount of funeral benefits paid was \$1,720.00.
Twenty-four members' wives died and \$480.00 funeral benefits were paid.
Total cash standing to credit of Funeral Fund, 31st December, 1920, \$281.72.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1920:—Grand Body, 3; Subordinates, 265.

The total amount of benefits paid in 1920; Grand Body, \$62.00; Subordinates, \$4,922.58.

Number of weeks' sickness experienced in 1920: Grand Body, 17; Subordinates, 1,413.

The total amount paid for medical attendance (subordinate), was \$1,625.98.

Total cash standing to credit of Sick Fund: Grand Body, \$2,847.59.

V. Assets.

	Grand Body	Subordinate Bodies
Cash value of real estate	\$	4,700.00
Cash value of mortgages	\$	300.00
Cash value of bonds, debentures and securities	240,496.49	6,277.29
Cash on hand	1.23	
Cash on deposit to the Society's credit, not drawn against as follows:		
In Dominion Bank, Toronto	24,013.72	12,277.57
Dues and assessment due and unpaid	4,478.09	2,085.03
Interest due and accrued on mortgages	3,100.12	17.83
Total assets of Life Insurance Fund (not extended) 257,534.21		
Total assets of Sick Fund (not extended) 3,129.31		
Total assets of Guarantee Fund (not extended) 500.00		
Total assets, General and other Funds (not extended) 3,543.81		
All other assets	9,737.12	5,348.80
Total assets	\$ 281,826.77	\$ 31,006.52

VI. Liabilities.

	Grand Body	Subordinate Bodies
Amount of claims admitted	4,500.00	
Amount of claims resisted	500.00	
Amount of other liabilities	16.93	550.89
Total liabilities	\$ 5,016.93	\$ 550.89

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Sixteen such assessments were made during 1920.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were audited quarterly.

The names and post office addresses of the auditors for 1920, were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1920, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 2,603.

Number of certificate holders in Ontario at 31st December, 1920, 2,603.

Amount of insurance in force in Ontario at 31st December, 1920, \$1,966,018.67.

Number of members in Ontario who died during 1920, 40.

Amount of death benefits paid to Ontario members during 1920, \$32,448.16.

Amount of disability benefits paid to Ontario members during 1920, \$900.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), Grand Body, \$13,627.38.

	Grand Body	Subordinate Bodies
Cash received during 1920 from:		
Application fees	\$ 289.85	\$ 627.17
Dues		17,949.17
Funeral Fund Loan	125.00	30.51
Special assessments	9,953.45	
Rent		482.65
Degrees and cards		20.00
Assessments	33,229.94	
Per capita tax and levies	6,828.68	
Supplies sold	117.36	
Interest and dividends	14,360.75	526.72
Premiums for guarantee	238.25	
Child Insurance	3.96	
All other sources	7,551.03	1,070.79
From investment (not extended), \$61,047.45.		
Total receipts	\$ 72,698.27	\$ 20,707.01

IX. Cash Expenditure.

(a) Expenses of Management

	Grand Body	Subordinate Bodies
Cash paid during 1920 for:		
Per capita tax or levies		\$ 9,152.13
Commission and organization	966.40	
Law costs	156.75	14.50
Registration fees	75.00	
Expenses of annual meeting	1,234.75	220.00
Supplies bought	295.81	511.72
Travelling expenses	251.35	41.60
Rent, light, heat and taxes	1,133.03	1,119.78
Salaries, officers' and auditors' fees	3,242.00	1,355.64
Clerk hire	1,392.05	75.00
Medical examiner's salary	400.00	1,625.98
Official journal of proceedings	600.90	
Printing, stationery and advertising	193.20	475.75
Postage, telegrams and express	250.82	577.30
Premium for guarantee	16.00	214.50
Total expenses of management	\$ 10,208.06	\$ 15,383.90

(b) Miscellaneous Expenditure

Life insurance claims	\$ 33,448.16	
Funeral benefits	2,325.00	
Sick benefits	62.00	4,922.58
Disability benefits	900.00	
Gratuities		320.00
Other expenditure	1,046.69	
Cash paid for investments (not extended), \$77,531.38		
Total expenditure	\$ 47,989.91	\$ 20,626.48

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	188	125,548 00	127 77		
25-29.....	152	101,250 00	108 46	1	1,000 00
30-34.....	264	180,500 00	192 73		
35-39.....	267	192,000 00	241 68	1	500 00
40-44.....	369	279,600 00	393 16	1	500 00
45-49.....	378	299,900 00	467 94	1	1,000 00
50-54.....	352	298,515 00	475 47	4	3,483 98
55-59.....	314	266,950 00	429 19	7	6,886 53
60-64.....	214	178,455 00	291 01	7	6,500 00
65-69.....	192	159,177 25	261 30	2	1,100 00
70-74.....	87	66,967 00	125 42	11	8,263 88
75-79.....	23	17,356 42	32 39	6	4,213 77
80-84.....	3	300 00	39		
85 and over.....					
Totals.....	2,803	2,166,518 67	3,146 91	41	33,448 16

THE SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive officers of the Society at the 31st December, 1920, were as follows:

T. H. Carter, Supreme President St. John, N.B.
T. J. Roussel, Supreme Vice-President Hamilton
W. H. Randall, Past Supreme President and Acting Treasurer Toronto
D. J. Proctor, Supreme Secretary Toronto

I. Currency of Insurance Certificates.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1920, \$2,812,674.21.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
- (b) *Contracts for insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number		Amount	
			\$	c.
Contracts in force 31st December, 1919.....	3,795		2,963,584	40
Contracts taken during 1920.....	34		30,000	00
Add amount by which various certificates were increased during 1920.....				
Gross number and amount on foot at any time during 1920.....	3,829		2,993,584	40
	Number	Amount		
Deductions :				
Contracts matured in 1920.....	63	\$ 60,127	79	
Contracts lapsed in 1920.....	148	120,782	40	
Amount by which various certificates still on foot were reduced.....				
Total deductions extended.....	211	180,910	19	
Net contracts on foot 31st December, 1920.....	3,618		2,812,674	21
Number of Certificate holders at 31st December, 1920.....	3,092		2,812,674	21

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 27,352; juveniles, 2,857.

Number of members of the society who died during 1920, 250.

Number of members who died on active service, 20.

The total amount of funeral benefits paid in 1920 was \$24,800.00

Amount of benefits paid in respect of members on active service, \$1,950.00.

Number of members' wives who died during 1920; 132, and amount paid in respect thereof was \$6,875.00.

Number of members' children who died during 1920, 29; amount paid in respect thereof was \$435.00.

Number of juvenile members who died during 1920, 10; amount paid in respect thereof, \$227.50.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1920, was \$34,346.00.

Cash to credit of Active Service Funds, \$7,792.81.

IV. Sick Benefits.

Number of members who received sick benefits during 1920, 3,690.

The total amount of benefits paid during 1920, Supreme Body, \$60.00; Grand Body, \$1,924.76; Subordinate Bodies, \$56,710.96; Juvenile Branch, \$1,276.68.

Number of weeks' sickness experienced in 1920, 15,425; (no record of the juvenile.)

Amount paid for medical attendance during 1920 was: Grand Body, \$576.70; Subordinate Bodies, \$34,312.52; Juvenile Branch, \$2,527.60.

Total amount of cash outstanding to credit of fund at 31st December 1920: Grand Body, \$2,743.62; Subordinate Bodies, \$250,220.64; Juvenile Branch, \$13,663.30.

V. Assets.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate	\$37,848 42	.....	.....	.....
Cash value of mortgages	33,721 51	.....	.....	.....
Cash value of bonds, debentures, securities....	77,080 40	.....	.....	.....
Actual cash in hand, 31st Dec., 1920.....	348 61	.....	.....	.....
Cash deposits in the following banks:				
Imperial Bank, Toronto, and sundry banks, sundry places	93,489 57	\$2,743 62	\$250,220 64	\$13,663.30
Interest due and accrued	1,785 94	.....	.....	.....
Total assets, life insurance				
Fund (not extended).....	\$120,753 92			
Total assets, funeral fund				
(not extended)	33,416 09			
Total assets, War Levy Fund.....	7,792 81			
Total assets, Guarantee Fund.....	9,714 57			
Total assets, General Fund	79,567 02			
Aggregate of all other assets	9,290 84	.....	.....	.....
Total assets	\$253,565 29	\$2,743 62	\$250,220 64	\$13,663.30

VI. Liabilities.

	Supreme Body
Amount of claims admitted by the Society	\$ 8,071 38
Amount of claims supposed or reported or unadjusted	2,226 12
	<hr/>
Total liabilities	10,297 50
	<hr/>

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1920.

Assessments for the purpose of life insurance are made monthly.

Fourteen such assessments were made during 1920, payable first of each month, with a special assessment in May and September.

The books and accounts were duly audited February 15th, 1921.

Books of account kept by the Society: Cash Books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: G. Davenport, C.A., Montreal, Que.; and F. J. Davis, Toronto.

No changes were made during 1920, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Supreme Secretary, \$3,000.00.

Amount of bond of Supreme Treasurer, \$1,000.00.

Number of certificate holders in Ontario, 2,479.

Number of members in Ontario, 16,598.

Amount of insurance in force in Ontario at 31st December, 1920, \$2,239,876.76.

Number of members in Ontario who died during 1920, 55.

Amount of death benefits paid to Ontario members in 1920, \$52,446.37.

Amount of disability benefits paid to Ontario members in 1920, \$138.50.

Amount of funeral benefits paid to Ontario members during 1920, \$23,422.50.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), Supreme Lodge, \$77,173.00.

Cash received during 1920, from:

	Supreme Body
Registration	\$ 1,392 65
Dues	135 90
Assessments	92,454 66
Per capita tax and levies	29,242 91
New policies	2 00
Supplies sold	8,481 32
Interest	8,008 00
Premiums for guarantee of lodge officers	408 44
Rents	6,249 55
All other sources	296 70
Revaluation	743.71
Cash received from investments, \$4,938.81.	
	<hr/>
Total receipts	\$147,415 84
	<hr/>

Receipts by Grand Body, \$7,148.69.

Receipts by Subordinate Branches, \$201,226.58.

Receipts by Juvenile Branches, \$8,104.49.

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Supreme Body
Cash paid during 1920 for:	
Commission	\$ 4,107 99
Law costs	
Registration fees and power of attorney	185 00
Discounts and drafts	141 33
Executive meetings	396 90
Medical examiner's salary	17 00
Supplies bought	7,182 55
Travelling expenses	744 91
Rent, light, heat and taxes	4,632 57
Managing officers' salary and expenses	5,697 90
Clerk hire and janitor	7,354 30
Official journal	4,800 00
Printing, stationery and advertising	3,679 04
Postage, telegrams and express	1,289 92
Premiums for guarantee of lodge officers	10 00
Other management expenses	348 06
Total expenses of management	\$ 40,587 47

(b) *Miscellaneous Expenditure.*

Sick benefits	\$ 60 00
Active service war claims	1,950 00
Life insurance payments	60,127 79
Funeral benefits	32,337 50
Total disability benefits	138 50
War Tax Stamps	40 00
Gratuities	76 92
Returned assessments	7 80
Expenditure other than foregoing	363 49
Total expenditure	\$135,689 47

Expenditure by Grand Body, \$6,886.52.

Expenditure by Subordinate Bodies, \$19,648.12.

Expenditure by Juvenile Branch, \$7,222.53.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	18	15,995 60	14 68		
25-29.....	59	49,606 12	46 76	1	1,000 00
30-31.....	124	108,913 98	109 30		
35-39.....	267	230,143 76	258 67	1	500 00
40-44.....	328	289,558 53	362 07	4	3,415 78
45-49.....	426	386,183 17	527 96	2	3,000 00
50-54.....	497	471,471 42	683 86	4	5,146 92
55-59.....	496	483,538 10	771 71	4	3,567 87
60-64.....	353	349,117 36	646 26	15	16,105 49
65-69.....	231	204,224 96	445 27	12	9,964 30
70-74.....	191	153,632 51	409 47	9	9,109 57
75-79.....	88	61,233 65	220 06	9	7,477 42
80-84.....	14	9,055 07	38 16	2	848 44
85 and over.....					
Totals.....	3,092	2,812,674 23	4,534 23	63	60,135 79

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, 60 Victoria Street, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive officers of the Society at the 31st December, 1920, were as follows:

John Tytler, Grand Chief	Toronto.
D. M. Robertson, Grand Chieftain	Toronto.
Alex. Fraser, Grand Treasurer	Toronto.
F. S. Mearns, Grand Secretary	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, sick or funeral benefits, \$3,285,470.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	4,058	\$ c. 3,037,594 00
Add contracts taken during 1920.....	876	450,500 00
Add amount by which various certificates were increased during 1920.....		13,500 00
Gross number and amount of contracts on foot at any time during 1920	4,934	3,501,594 00
	Number	Amount
Deductions :		
Contracts matured in 1920.....	77	\$ c. 65,573 00
Contracts lapsed in 1920.....	294	145,551 00
Contracts surrendered in 1920.....		
Contracts cancelled in 1920.....		
Add to deductions amount by which various certificates were reduced during 1920.....		5,000 00
Total deductions extended.....	371	216,124 00
Net contracts on foot 31st December, 1920.....	4,563	3,285,470 00

III. Funeral Benefits.

Funeral benefits (if any) are undertaken by the Subordinate camps.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1920, 47.

Total amount of benefits paid 1920, in respect of sick members, \$1,009.52.

Number of weeks' sickness experienced during 1920, 244 2/7.

Total amount of cash standing to credit of fund, \$6,696.55.

V. Assets.

Cash value of bonds, debentures, etc.	\$744,783 99
Cash on hand	1,800 58
Cash on deposit, Bank of Hamilton, Toronto	30,082 47
Dues and assessments called but not yet payable	9,045 94
Interest due and accrued	12,941 01
Quebec deposit	5,000 00
Premium loans on certificates	10,788 82
Total assets of Life Insurance Fund (not extended)	\$ 796,392.44
Total assets of Sick Fund (not extended)	11,712.08
Total assets of General and other Funds (not extended)	6,338.29
Total assets	<u>\$814,442 81</u>

VI. Liabilities.

Amount of claims reported or admitted	\$ 12,073 00
Amount of claims resisted	1,000 00
Total liabilities	<u>\$ 13,073 00</u>

VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1920, payable on the first day of each month.

The Society's accounts were audited January 17th and 18th, 1921. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued; Ledger.

The names and post office addresses of the auditors of accounts for 1920 were: A. D. Macintyre, Trenton, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

No changes were made, during 1920, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1920, 4,041.

Number of members in Ontario who died during 1920, 72.

Amount of death benefits paid to Ontario members during 1920, \$65,705.66.

Amount of insurance in force in Ontario, 31st December, 1920, \$2,933,220.00.

VIII. Cash Receipts.

Cash balance from 1919, \$37,222.83.

	Grand Camp
Initiation fees	\$ 764 00
Assessments and dues	89,020 98
Per capita tax	7,618 55
Supplies sold	1,297 25
Interest, dividends and profits on exchanges	38,682 08
All other	1,395 38
Cash received from repayment of loan (not extended), \$24,828.88.	
Total cash receipts	<u>\$138,778 24</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:	Grand Camp
C. F. A., annual fee	\$ 40 00
Commission and organization expenses	7,510 53
Registration fees	180 00
Rent, light, heat and taxes	675 51
Guarantee bond, Grand Secretary	15 00
Supplies bought	149 47
Travelling expenses	63 10
Medical examiner's salary and expenses	805 84
Salaries, officers', committees' and auditors' fees	2,150 00
Clerk hire	1,400 00
Postage, telegrams and express	303 65
Printing, etc.	585 65
Committee expenses	659 00
Guarantee premiums	119 85
Other expenses	180 58
Total expenses of management	\$ 14,838 18

(b) Miscellaneous Expenditure.

Life insurance claims, other than endowments	\$ 70,705 66
Sick benefits	1,009 52
All other expenditure	84 89
Cash for investments, etc. (not extended), \$82,308.65.	
Total expenditure	\$ 86,638 25

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	297	178,500 00	224 82		
25-29.....	300	174,250 00	225 67	2	1,500 00
30-34.....	436	264,000 00	337 21	4	2,500 00
35-39.....	541	321,500 00	408 44	1	250 00
40-44.....	541	362,250 00	488 87	1	1,000 00
45-49.....	462	325,250 00	517 38	5	3,573 00
50-54.....	439	339,000 00	642 59	2	2,000 00
55-59.....	513	432,500 00	1,048 35	12	9,250 00
60-64.....	384	317,500 00	985 35	9	8,500 00
65-69.....	229	198,000 00	861 75	6	5,500 00
70-74.....	226	199,762 00	962 64	12	11,000 00
75-79.....	133	119,458 00	578 54	15	13,500 00
80-84.....	60	52,000 00	251 75	7	6,500 00
85 and over.....	2	1,500 00	7 50	1	500 00
Totals.....	4,563	3,285,470 00	7,540 86	77	65,573 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA
(Benefit Fund)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive officers of the Society at the 31st December 1920, were as follows:

H. C. Hocken, M.P., President	Toronto
J. J. Williams, M.D., Vice-President	Woodstock
Thos H. Bell, Secretary-Treasurer	Toronto
Benj. Kirk, Executive	Toronto
Wm. Crawford, Executive	Toronto
Lieut.-Col. Thos. A. Duff, Executive	Toronto

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for Sick or Funeral
benefits in force 31st December, 1920\$ 3,570,000.00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number		Amount	
			\$	c.
Contracts in force 31st December, 1919.....	4,303		4,257,000	00
Add contracts taken during 1920, new or renewed.....	439		667,000	00
Add amount by which various certificates were increased.....				
Gross number and amount of contracts on foot at any time during 1920	4,742		4,924,000	00
	Number	Amount		
Deductions :			\$	c.
Contracts matured in 1920.....	55	51,500	00	
Contracts lapsed in 1920.....	1,263	1,302,500	00	
Contracts cancelled in 1920.....				
Add to above deductions the amount by which various certificates still on foot were reduced during 1920.....				
Total deductions carried out.....	1,318	1,354,000	00	
Net contracts on foot at 31st December, 1920.....	3,424		3,570,000	00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1919.—No information.

IV. Sick Benefits.

No information.

V. Assets.

Cash value of mortgages	\$ 29,000 00
Cash value of bonds, debentures, etc.	162,759 51
Cash on hand	895.16
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	8,161 12
Dues and assessments called but not yet payable	1,027 49
Interest due and accrued	2,750 80
Total assets of Life Insurance Fund (not extended), \$210,345.74.	
Less transfer from certificate to management fund, \$3,751.66.	
Office Furniture	2,000.00
Total assets	\$ 206,594 08

VI. Liabilities.

Amount of claims admitted by society	\$ 13,971 80
Total liabilities	\$ 13,971 80

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1920, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on April 12th, 1921.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office address of the auditors for 1920 were as follows: James F. Edwards Morgan Co., Toronto.

Certain changes were, during 1920, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 2,279.

Amount of insurance in force in Ontario, 31st December, 1920, \$2,344,000.00.

Number of members in Ontario who died during 1920, 44.

Amount of death benefits paid to Ontario members during 1920, \$36,908.16.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$149,654.91.

Cash received during 1920 from:

Application fees	\$ 878 00
Change of Beneficiary fee	569 50
Dues	9,675 36
Assessments	99,310 63
Interest	7,286 15
Other sources	1,068 42
Repayment of investments, \$75,585.83.	

Total receipts **\$ 118,788 06**

IX. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Commission and organization expenses	\$ 7,825 29
Registration fees	180 00
Law costs	170 00
Supplies bought	324 92
Travelling expenses	541 05
Rent, light, heat, taxes and telephone	655 09
Salaries, officers' and auditors' fees	3,890 32
Medical examiner's expenses and medical referee's fees	983 50
Clerk hire	4,358 87
Printing, stationery and advertising	1,171 25
Postage, telegrams and express	851 76
Premiums for guarantee	15 00
Investigation of claims	183 00
Other management expenses	103 05

Total expenses of management\$ 21,253 10

(b) Miscellaneous Expenditure

Life insurance claims	\$ 46,374 08
For investments (not extended), \$129,031.81	

Total expenditure\$ 67,627 18

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	152	219,500 00	295 05		
25-29.....	262	307,500 00	383 86	3	3,000 00
30-34.....	385	429,000 00	587 05	2	1,500 00
35-39.....	469	484,500 00	687 16	4	3,499 99
40-44.....	466	464,500 00	768 59	4	3,500 00
45-49.....	469	459,000 00	887 43	5	4,965 92
50-54.....	435	435,000 00	979 81	5	4,500 00
55-59.....	338	326,500 00	1,012 12	7	7,000 00
60-64.....	209	206,000 00	900 35	8	7,500 00
65-69.....	113	113,000 00	691 45	5	5,000 00
70-74.....	57	56,500 00	445 50	3	3,000 00
75-79.....	47	47,000 00	376 00	5	5,000 00
80-84.....	19	19,000 00	152 00	3	2,976 00
85 and over.....	3	3,000 00	24 00		
Totals.....	3,424	3,570,000 00	8,190 37	54	51,441 91

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Walnut Street, Hamilton, Ontario

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885

The Executive Officers of the Society at the 31st December 1920, were as follows:

W. J. Armstrong, Dominion CouncillorToronto, Ont.
C. VanNorman Emory, Dominion SecretaryHamilton, Ont.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, for Sick or Funeral benefits
in force 31st December, 1920\$ 3,698,750 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for Benefits in the nature thereof,—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	3,530	\$ c. 3,886,500 00
Add contracts taken during 1920, new or renewed.....	193	180,000 00
Add amount by which various certificates were increased during 1920.....		14,000 00
Gross number and amount of contracts on foot at any time during 1920	3,723	4,080,500 00
	Number	Amount
Deductions :		
Contracts matured in 1920 by death.....	68	\$ c. 88,750 00
Contracts lapsed in 1920.....	309	292,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1920.....		1,000 00
Total deductions extended.....	377	381,750 00
Net contracts on foot 31st December, 1920.....	3,346	3,698,750 00
Number of certificate holders in good standing on 31st December, 1920	3,106	3,479,750 00
Number of certificates temporarily suspended at 31st December, 1920	240	219,000 00
Grand total of certificate holders 31st December, 1920.....	3,346	3,698,750 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario.

Seventeen members of the Grand Council died in 1920, and funeral benefits were paid amounting to \$850.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1920 sick benefits to 204 members.

Amount paid for sick benefits, \$4,401.00.

The total number of weeks' sickness experienced was 945.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1920, was \$14,447.35.

V. Assets.

	Supreme Body
Cash value of real estate	\$ 42,203 71
Cash value of mortgages	219,377 00
Bonds, etc.	292,262 39
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	43,719 92
Merchants Bank, Montreal	5,000 00
Dues called but not yet payable	12,066 39
Interest due or accrued	15,608 03
Other assets	4 039 60
Total assets Life Insurance Fund (not extended)	\$629,233.74.
Total assets General Fund and other funds (not extended)	\$5,043.30.
Total	\$ 634,277 04

VI. Liabilities.

Amount of claims admitted by Society	\$ 18,500 00
Amount of other claims	5,000 00
Total amount of all liabilities	\$ 23,500 00

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1920.—No information.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Eleven such assessments were made in 1920.

The Society's books were duly audited during 1920 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two ledgers.

Names and post office addresses of the auditors for 1920 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

Certain changes were made in the constitution and rules in relation to insurance certificates and benefits.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1920, 4,000.

Number of certificate holders in Ontario, 31st December, 1920, 2,600.

Amount of insurance in force in Ontario, 31st December, 1920, \$2,649,000.00.

Number of members in Ontario who died in 1920, 58.

Amount of death benefit claims paid to Ontario members during 1920, \$67,918.38.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$46,940.23.

Cash received during 1920:

	Supreme Body
Certificate fees	\$ 30 00
Assessment fees	8,742 41
Assessments	114,332 21
Per capita tax and levies	1,446 07
Propagation fund	5,329 00
Supplies sold	162 44
Interest and dividends	33,542 21
Guarantee premiums	60 50
Rent	343 47
All other sources	384 12
Received from investments (not extended), \$57,255.91.	
Total	<u>\$164,372 43</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

	Supreme Body
Office expenses	\$ 58 33
Board fees	380 80
Commission and organization expenses	3,627 97
Investigation of claims	184 18
Registration fees	180 00
Interest	371 31
Expenses of annual or biennial meeting	418 90
Supplies bought	182 66
Travelling expenses	87 40
Rent, light, heat and taxes	778 30
Managing officers' salaries and officers' and auditors' fees	2,146 61
Medical officers' salaries and expenses	80 14
Clerk hire	1,022 50
Official journal	2,333 91
Printing (other than official journal), stationery and advertising.....	717 10
Postage, telegrams and express	523 07
Premiums for guarantee	42 65
Other management expenses detailed in memo	558 21
Total expenses of management	<u>\$ 13,694 04</u>

(b) Miscellaneous Expenditure.

	Supreme Body
Life insurance claims other than endowments	\$ 83,302 22
Cash paid for investments, \$122,852.39.	
Grand totals	<u>\$ 96,996 26</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	165	148,500 00	150 72		
25-29.....	168	150,500 00	150 35	2	2,000 00
30-34.....	246	234,500 00	260 00	4	3,500 00
35-39.....	271	262,750 00	329 03	2	1,500 00
40-44.....	292	303,000 00	439 98	2	1,500 00
45-49.....	333	335,500 00	589 18	1	500 00
50-54.....	436	483,250 00	1,074 79	6	7,000 00
55-59.....	426	493,250 00	1,367 78	4	5,500 00
60-64.....	357	438,000 00	1,566 91	8	11,000 00
65-69.....	287	356,500 00	1,692 01	9	11,500 00
70-74.....	236	320,250 00	1,992 47	14	19,000 00
75-79.....	85	115,500 00	923 21	3	5,000 00
80-84.....	30	40,500 00	278 90	9	15,500 00
85 and over.....	14	14,750 00	113 13	4	5,250 00
Totals.....	3,346	3,696,750 00	10,928 46	68	88,750 00

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1920, were as follows:

C. J. Tuthill, President.....	Toronto.
Walter Moore, 1st Vice-President.....	Toronto.
Harvey Dodson, 2nd Vice-President.....	Toronto.
E. Fielding, Treasurer.....	Toronto.
Jas. Sargent, Secretary.....	Toronto.

III. Funeral Benefits.—None.

IV. Sick Benefits.—No official Sick Benefits.

V. Assets.

Real estate	\$ 35,000 00
Bonds, debentures, etc.	1,585 089 35
Cash on deposit, not drawn against, in Dominion Bank, Toronto.....	16,854 08
Total assets	\$ 1 636,943 43

VI. Liabilities.—None.

VII. Miscellaneous.

One action was instituted against the Association during 1920. I. B. Mills vs. Commercial Travellers' Association of Canada; Supreme Court of Ontario, \$1,000.00. Verdict for defendants and action dismissed with costs.

No assessments are made.

The Society's books were duly audited on December 14th, 1920.

Books of record or account kept for the purpose of insurance contracts or benefits: Insurance Register.

Names and post office addresses of the auditors for 1920 were as follows: Henry Barber, and C. N. Sutherland, Toronto.

No changes were, during the year ending 30th November, 1920, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Number of members, 15,750.

Number of members whose mortuary benefits were paid in year ending 30th November, 1920, 153.

Amount of benefits paid during the year, \$109,602.19.

Amount of insurance in force, 30th November, 1920, \$6,027,370.00.

VIII. Cash Receipts.

Cash balance from 1919, \$2,753.54.

Cash received during 1920:

Travelling certificates	\$ 148,337 16
Honorary certificates	9,250 00
Duplicate certificates	530 00
Interest and dividends	86,572 38
Rents	4,620 00
Investments repaid (not extended), \$32,544.34.	

Total receipts	\$ 249,309 54
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IX. Cash Expenditure.*(a) Expenses of Management.*

Amount paid during 1920:

Commission expenses of agencies	\$ 2,704 12
Law costs	147 00
Expenses of annual meeting	150 00
Supplies bought	127 92
Travelling expenses	490 00
Rent, light, heat and taxes, etc.	6 864 00
Managing officers salaries and clerk hire	7,305 00
Printing, advertising and postage	4,129 76
Other expenditure	1,991 05
Total	\$ 23,908 85

(b) Miscellaneous Expenditure.

Mortuary benefits	109,602 19
Investments (not extended), \$134,242.30.	

Total Expenditure	\$ 133,511 04
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THE ST. JOSEPH UNION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Tetreault, PresidentSherbrooke, Que.
Chas. Leclerc, Secretary-TreasurerOttawa, Ont.

II. Movement in Insurance Certificates.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	21,603	\$ 16,973,875 00 c.
Add contracts taken during 1920, new or renewed.....	1,641	1,383,750 00
Add amount by which various certificates still on foot were increased.....		2,400 00
Gross number and amount of contracts on foot at any time during 1920	23,244	18,360,025 00
	Number	Amount
Deductions :		
		\$ c.
Contracts matured in 1920.....	191	145,910 00
Contracts lapsed in 1920.....	1,484	1,128,300 00
Deduction of certificates.....		
Total deductions extended.....	1,675	1,274,210 00
Net contracts on foot at 31st December, 1920.....	21,569	17,085,815 00

III. Funeral Benefits.

No special fund for funeral benefits. They are paid out of Sick Benefit Fund.

Number of members' wives deceased in 1920, 90.

Amount paid in respect of deceased wives of members, \$5,825.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1920,

Amount of sick benefits paid, \$65,375.20.

Number of weeks' sickness experienced during 1920,

Amount standing to credit of Sick Benefit Fund, \$37,511.73.

V. Assets.

Cash value of real estate, less encumbrances	\$ 80,600 00
Cash value of mortgages	12,750 00
Bonds, debentures, etc.	1,508,897 79
Cash on hand held by cashier	
Cash on deposit to the Society's credit in the following chartered banks:	
Royal Bank of Canada	3,677 50
Banque Provinciale, Quebec	344 53
Provincial Treasurer, New Brunswick and Quebec	10,000.00
La Banque, Hochelaga	32,935 98
Interest due and accrued	35,069 92
Advances to aged members	128 99
Advances to members of the Social Class	214,971 49
Total assets, Insurance Fund (not extended)	\$1,619,877.16
Total assets, Sick and Funeral Fund (not extended)	37,511.73
Total assets General and other funds (not extended)	1,802.95
All other assets	12,527 48
Total assets ..	<u>\$ 1,911,903 68</u>

VI. Liabilities.

Amount of claims admitted by the Society	\$ 10,576 63
Amount of claims for death of members' wives	325 00
Dues to members of the social class, payable weekly.	50,029 72
All other	251 75
Total liabilities	<u>\$ 61,183 10</u>

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1920: None.

Assessments are made monthly.

Twelve assessments were made during 1920, payable 1st of every month.

No changes were made in the organization or management of the Society and in relation to benefits during 1920.

The accounts were audited continuously.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, Auxiliary Books, Members' Registers, Card Index, Social Class Instalment Ledger.

Certain changes were made in the Constitution and Rules in relation to insurance certificates or benefits.

Names and addresses of auditors: V. Boudreault and H. Legault, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Cashier, \$2,000.

Number of members in Ontario, 31st December, 1920, 4,750.

Amount of insurance in force in Ontario at 31st December, 1920, \$4,113,775.00.

Number of members in Ontario who died in 1920, 43.

Amount of death benefits paid to Ontario members in 1920, \$43,763.25.

Amount of disability benefits paid to Ontario members in 1920, \$821.46.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$10,750.38.

Cash received during 1920 from:

Application fees	\$ 3,059 50
Insurance Fund (including \$47.70 juvenile)	280,839 25
Sick benefit fund	79,354 93
Expense fund	73,749 65
Propaganda and reserve funds	8,890 73
Transfer fees, degrees and cards	487 25
Supplies sold	121 20
Rent	9,172 50
Interest and dividends	96 924 02
All other sources (detailed in memo.)	7,241 76
Cash received from payment of loans or investments (not extended), \$12,303.99	

Total receipts	\$ 559,840 79
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Collection of fees	\$ 24,610 19
Commission and organization expenses	19,406 01
Law costs	1,834 96
Registration fees	404 00
Investigation of claims	416 85
Profit and loss account	95 82
Supplies bought	510 49
Travelling expenses	2,562 20
Expenses of Triennial Meeting	6,612 95
Managing officers' salaries, officers' fees	5,131 66
Clerk hire	15 027 03
Medical examiner's salary	3,791 56
Official journal	2,293 45
Printing and stationery	1,359 86
Postage, telegrams and express	1,584 21
Guarantee premiums	33 00
Other expenses	807 49

Total expenses of management	\$ 86,481 73
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(b) Miscellaneous Expenditure.

Life insurance claims	172,159 77
Advances to aged members	2,984 68
Sick benefits	65,375 20
Old age benefits	21,005 11
Members' wives benefits	5,825 00
Total disability benefits	3,275 03
Maintenance and repairs of real estate	9,641 27
Paid on note	45,000 00
Expenses, other than the foregoing (detailed in memo.)	3,102 03
For investments (not extended), \$121,198.10.	

Total expenditure	\$ 414,849 82
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
16-24.....	3,537	2,627,100 00	2,662 17	12	6,700 00
25-29.....	3,362	2,544,600 00	2,652 43	19	15,500 00
30-34.....	3,531	2,849,800 00	3,341 51	27	17,200 00
35-39.....	3,092	2,517,200 00	3,291 39	21	16,350 00
40-44.....	2,622	2,153,500 00	3,229 43	20	16,600 00
45-49.....	1,948	1,567,000 00	2,772 58	10	7,800 00
50-54.....	1,446	1,167,650 00	2,411 88	20	17,400 00
55-59.....	930	748,500 00	1,738 08	20	14,700 00
60-64.....	684	542,000 00	1,498 90	20	14,210 00
65-69.....	356	314,270 00	1,466 29	14	12,050 00
70-74.....	50	45,585 00	205 99	5	5,000 00
75-79.....	9	7,500 00	37 50	3	2,400 00
80-84.....	1	110 00	65		
85 and over.....	1	1,000 00	5 70		
Totals.....	21,569	17,085,815 00	25,314 50	191	145,910 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

*To which are appended statements of the Auxiliary Bodies lettered below as
A, B, C and D.*

Head Office, 229 College Street, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. G. Robertson, Grand Master.....	Barrie
William Brooks, Grand Secretary	Toronto
P. T. Coupland, Grand Treasurer	St. Mary's

I. Currency of Insurance Certificates.

Amount covered by Endowment Contracts in force, 31st December, 1920.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. Movement in Insurance Certificates.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

III. Funeral Benefits.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1920, was 61,833.

The number of deaths in the Society in 1920, 606.

The amount of Funeral Benefits paid in 1920, in respect of deceased members was \$27,449.06.

Total amount of Funeral Benefits paid in respect of deceased wives, \$2,704.79.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund, \$2,868,534.44:

Nurse Fund (maintained by a few lodges only), \$12,388.10.

Contingent Fund, applicable to any purpose of the lodge, \$25,394.20.

Widows' and Orphans' Fund, \$39,529.22.

Social Fund, \$11,175.00.

Total cash standing to credit of General Benefit Fund at 31st December, 1920, \$2,957,020.96.

IV. Sick Benefits.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1920 was 5,994.

The amount of benefits paid in 1920, in respect to special relief and sick members was \$142,945.59.

The number of weeks' sickness experienced in 1920 was 53,421. Amount paid for medical attendance during 1920, \$20,395.04.

Nursing, \$4,435.89.

Paid for relief of widows and orphans, \$30,881.21.

Amount paid to Home Board for maintenance, etc., \$12,014.00.

V. Assets.

	Grand Lodge	Subordinate Lodges
Amount of real estate		\$ 964,224 38
Amount of mortgages, etc.		1,244,550 70
Victory Bonds	15,000 00	
Government Bonds	9,850 00	
Cash in hands of Grand Secretary and in banks	54 00	345,568 94
Amount of cash in Standard Bank, Toronto	4,112 53	
Amount of cash in Dominion Bank	5,848 09	
Amount of cash in Dominion Bank (special relief)	2,503 86	
Cash in Canada Permanent Mortgage Co.	4,037 09	
Tax due from lodges	46,358 25	
All other assets	12,776 20	483,895 46
Total amount of assets	\$ 100,540 02	\$3,038,239 48

VI. Liabilities.

Funds at credit of defunct lodges	\$ 1,264 80	
Peace Monument Fund	49 72	
Balance due Subordinate Lodges	42 60	
Bonding Fund	4,037 09	
Balance of per capita to Home	146 20	
Per capita and Home Tax to Grand Lodge		46,358 25
Special relief fund	12,353 86	
All other liabilities		81,218 52
	\$ 17,894 27	\$ 127,576 77

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1920: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1920, and those of the Grand Lodge in April, 1920.

Names and post office addresses of Grand Lodge Auditors: G. C. Thompson, Toronto; W. E. Gowling, Ottawa.

No changes were, during 1920, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1919 (not extended), \$ 24,127 79

	Grand Body	Subordinate Bodies
Cash received during 1920 from:		
Initiation fees, etc.		104,570 85
Dues		404,274.06
Per capita tax and Home tax	41,996 15	
Fines	2,619 00	
Charter fees	90 00	
Supplies sold	11,199 38	
Rent, interest and dividends		173,086 08
Interest	1,463 52	
Bonding charges	588 54	
All other sources	2,723 02	229,642 55
Total receipts	\$ 60,679 91	\$ 911,573 54

IX. Cash Expenditure.

(a) Expenses of Management

	Grand Lodge	Subordinate Lodges
Cash paid during 1920 for:		
Clerk hire	\$ 2,321 75	.....
Registration fee	25 00	.....
Expenses of annual meeting	16,545 61	.....
Rent, etc.	1,500 00	.....
Supplies bought	14,896 61	.....
Travelling expenses and appropriations to officers	1,475 00	.....
Salaries, officers' and auditors' fees	3,833 30	.....
Official journal	1,483 39	.....
Printing, stationery and advertising	3,448 95	.....
Postage and express	994 04	.....
Law costs	100 00	.....
Other management expenses (detailed in memo.)	4,531 20	249,743 27
Total expenses of management	\$ 51,154 85	\$ 249,743 27

(b) Miscellaneous Expenditure

Funeral benefits .....	.....	30,153 85
Benefits to widows and orphans .....	.....	30,881 21
Sick benefits .....	.....	134,171 64
Medical attendance and nursing .....	.....	24,830 93
Gratuities—Special relief .....	.....	8,773 95
Ontario Oddfellows' Home	12,014 00	.....
Dues of members on active service	410 78	.....
All other expenditure	4,672 50	\$ 177,970 77
Investments (not extended, subordinates), \$193,578.31.		

Grand total	\$ 68,252 13	\$ 656,525 62
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(A) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Receipts (dues and interest) and balance in bank, December 31st, 1920	\$ 1,744 20
Expenses of management —.....	915 64
Balance on hand, in bank and invested	4,754 10
Membership, 31st December, 1920	415
Initiated	24
Died	8
Suspended and withdrawn	5

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,
31st December, 1920

	Males	Females	Total
Number of members, 31st December, 1919	6,814	12,603	19,417
Admitted during 1920	1,257	2,226	3,483
Total	8,071	14,829	22,900
Deduct	587	1,014	1,601
Membership, 31st December, 1920	7,484	13,815	21,299

Receipts.

Dues	\$ 23,295 48
Initiations	8,515 90
Rents, etc.	753 31
Miscellaneous	13,160 91
Total	45,725 60

Expenditure.

Relief of members	\$ 321 27
Relief of widows and orphans	140 16
Special relief	526 97
I.O.O.F. Home	890 13
Total	1,878 53

Miscellaneous.

Expenses, lodges	\$ 34,126 71
Invested fund of Rebekah Lodges	19,704 00
Cash on hand, Rebekah Lodges	25,483 43
Cash on hand of assembly	2,575 87
Working expenses assembly	8,775 60

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1920

Number of members as from last report	9,492
Initiated during the year ending 31st December, 1920	1,880
Admitted by card during the year ending 31st December, 1920	38
Reinstated during the year ending 31st December, 1920	54
Error in last report	40
Total membership at any time during 1920	11,504

Deductions:

Withdrawn by card	64
Suspended by non-payment of dues	362
Suspended for cause	49
Deceased	92
	567

Net membership, 31st December, 1920 10,937

Number of Patriarchs relieved in 1920	556
Number of widowed families relieved	17
Amount paid for burying the dead in 1920	426 00
Amount paid for special relief in 1920	461 50
Amount paid for relief of Patriarchs (sick benefits)	5,614 62
Relief of widowed families	300 05
Total amount of relief paid	\$ 6,802 17

Receipts from all sources	\$ 48,292 29
Total Funds of Subordinate encampments	70,256 20
Current expenses (Subordinates)	17,380 58
Cash assets	28,491 66
Invested in mortgages and securities	10,572 10
Invested in buildings and lands	5,065 00
Invested in furniture and regalia	26,127 44
All other	8,148 65

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

Year Ending 31st December, 1920.

Number of members died in 1920	2
Number of members, 31st December, 1920	35
Amount of cash received during the year 1920	\$ 39 05
Amount of expenses in management in 1920	11 81
Amount paid funeral claims	36 50
Amount on hand, 31st December, 1920	23 34

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Major D. Sharpe, Grand Master	Fonthill
A. A. Gray, Deputy Grand Master	Toronto
James F. Harper, Grand Treasurer	Hamilton
W. M. Fitzgerald, Grand Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Primary Lodges with a membership of 36,594.
Number of members of the Society who died during 1920, 439.
Total amount of funeral benefits paid in 1920, in respect of deceased members, \$1,069.00.
Amount standing to credit of Sick and Funeral Fund, \$46,081.73.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 147.
Total amount of benefits paid in 1920, in respect of sick members, \$2,848.70.
Number of weeks' sickness experienced in 1920, 949.
Amount paid for medical attendance during 1920, \$5,954.40.

III. Assets.

	Grand Lodge
Actual amount of cash on hand, 23rd February	\$ 142 00
Cash on deposit, Bank of Hamilton, Hamilton	47,566 05
Total	\$ 47,708 05

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited on February 28th, 1921, and the names and addresses of the auditors for 1920 are: W. H. Taylor, Aurora, and J. B. Moon, Mt. Forest.
Books of account kept by the Society are: Cash Book, Receipt Book and Ledger.
Amount of bound of Treasurer, \$2,000.00.

VI. Cash Receipts.

Cash balance from 1919 (not extended), \$17,730.39.

Cash received during 1920 from:

Assessments	\$ 233 50
Per capita tax and levies	59,568 50
Interest and dividends	440 08
All other sources	8 50
Total	\$ 60,250 58

VII. Cash Expenditure.

(a) Expenses of Management

	Grand Lodge	Subordinate Lodges
Cash paid during 1920 for:		
Commission	\$ 754 50	.....
Registration fee	25 00	.....
Expenses of annual meeting.....	108 90	.....
Supplies bought	28 05	.....
Travelling expenses	1,000 75	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	2,020 00	.....
Printing, stationery and advertising	1,298 88	.....
Postage, telegrams and express	229 00	.....
Premium for guarantee of lodge officers	8 00	.....
Discount	35 14	.....
Total expense of management	\$ 5,558 22	.....

(b) Miscellaneous Expenditure

Per capita tax and levies, other than for management	\$ 22,014 70	.....
Sick benefits .....	.....	2,848 70
Funeral benefits .....	.....	1,069 00
Medical attendance .....	.....	5,954 40
Grants to orphanages	2,700 00	.....
Total	\$ 30,272 92	\$ 9,872 10

THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893

The Executive Officers of the Society at the 31st December, 1920, were as follows:

George McComb, Past Grand President	Toronto.
Robert McIntyre, Grand President	Toronto.
Hugh Weir, Grand Vice-President	Toronto.
James Steele, Grand Secretary	Toronto.
L. H. Reid, Grand Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1920, was 536.

Number of members who died during 1920, 8.

Total amount of funeral benefits paid during 1920, \$800.00.

II. Sick Benefits.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1920, 11.

Amount of sick benefits paid in 1920, \$151.00.

Number of weeks' illness experienced in 1920, 30.

Amount paid for medical attendance during 1920, \$463.75.

Amount of cash standing to credit of General Fund, \$3,618.29.

III. Assets.

Cash value of Victory Bonds	\$	2,000 00
Cash, 31st December, 1920, in Bank of Nova Scotia, Toronto		1,618 29
Total assets	\$	3 618 29

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1920, payable March, June, September, and December.

The Society's accounts were duly audited February 19th, 1921.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1920: W. J. Dunlop and Alexander Douglas. Toronto.

No changes were made, in 1920, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. Cash Receipts.

• Cash balance from 1919 (not extended), Grand Body, \$1,583.77.

	Grand Body	Subordinate Bodies
Cash received during 1920 from:		
Assessments	\$ 883 05	.....
Supplies sold	19 75	.....
Interest and dividends	149 92	.....
Totals	\$ 1,052 72	.....

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$ 3 00	.....
Expenses of meeting	67 00	.....
Rent, etc.	12 00	.....
Postage, etc.	35 20	.....
Salaries	101 00	.....
Total expenses of management	\$ 218 20	.....

(b) Miscellaneous Expenditure

Funeral benefits	\$ 800 00	.....
Sick benefits		151 00
Medical attendance		463 75
Grand totals	\$ 1,018 20	\$ 614 75

TORONTO POLICE BENEFIT FUND

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Willies, Ide, Chairman	Toronto.
D. H. Gordon, Secretary	Toronto.
Samuel J. Dickson, Treasurer	Toronto.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof:

Contracts in force, 31st December, 1919	658
New contracts taken during 1920	159
	817

Deductions:

Contracts lapsed	2
Contracts matured in 1920	3
Contracts cancelled	73
	78

Net endowment contracts on foot, 31st December, 1919	739
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V. Assets.

Mortgages	\$35,000 00
Bonds, debentures, etc.	910,191 62
Cash on deposit in Imperial Bank, Toronto	10,653 11
	955,844 73

VI. Liabilities.—None

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1920: None.

Twenty-four assessments were made during the year 1920, payable the 1st and 16th day of each month.

The Society's accounts for the year 1920 were daily audited on the 15th day of January, 1921.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1920 were J. W. Matson and H. W. Percy, Toronto.

No changes were made during the year 1920 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$41,021.24.

Cash received during 1920 from:

Sick deductions	\$5,431 01
Assessments	93,083 28
Interest and dividends	47,359 14
Fines	606 06
Donation	10,000 00
Criminal justice money	1,179 79
Other Sources	4,641 88

Cash received from investment (not extended), \$25,735.20.

Total receipts	<u>\$162,301 16</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$61 50
Printing, stationery, etc.	321 25

Total expenses of management	<u>\$382 75</u>
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(b) Miscellaneous Expenditure

Pensions or payments in the nature thereof	63,709 06
Benefits to widows and orphans	3,500 00
Refund of sick stoppages, etc.	3,026 94
Refund criminal justice	1,641 18
All other expenditure	
For investments (not extended), \$146,144.56.	

Total expenditure	<u>\$72,259 93</u>
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THE HAMILTON POLICE BENEFIT FUND

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

John Clark, President	Hamilton.
Chas. Green, Secretary	Hamilton.
Henry Smith, Committeeman	Hamilton.
Henry Sayer, Committeeman	Hamilton.
Albert Goddard, Committeeman	Hamilton.
W. McNair, Committeeman	Hamilton.
W. R. Whatley, Treasurer	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 119.

Total amount of funeral benefits paid during 1920, nil.

Number of members of the Society who died during 1920, none.

V. Assets.

Cash value of mortgages	\$35,732 08
Bonds, debentures, etc.	123,315 72
Cash on hand	113 35
Cash on deposit to Society's credit in Bank of Hamilton	1,667 42
Interest due	3,372 96
Total	<u>\$164,201 53</u>

VI. Liabilities.

Total amount of liabilities at 31st December, 1920, \$497.02.

VII. Miscellaneous.

No action was instituted against the Society during 1920.

Twenty-four assessments were made during 1920.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1920 were duly audited January 27th, 1921.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$15,140.57.

Cash received during 1920 from:

Assessments	\$12,227 37
Interest on loans	8,793 43
Donations, etc.	5,631 78
Repayment of loan, \$800.00.	

Total receipts	<u>\$26,652 58</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law Costs	\$153 46
Registration fee	3 00
Salaries and auditors, ets	40 00
Printing, etc.	25 75
Interest	312 99
Actuary's fees	200 00
Postage	25
Sundries	21 13
	<u>\$756 58</u>

(b) Miscellaneous Expenditure

Pensions to members	6,443 25
For investments (not extended), \$33,612.55.	

Total expenses	<u>\$7,199 83</u>
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LONDON POLICE BENEFIT FUND ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Thomas Lucas, ChairmanLondon.
W. P. Harpur, SecretaryLondon.
R. Birrell, TreasurerLondon.

V. Assets.

Bonds, debentures, etc.	\$103,258 92
Cash on deposit to the Association's credit in the Huron & Erie Mortgage Corporation	3,339 16
Total assets	<u>\$106,598 08</u>

VI. Liabilities.

VII. Miscellaneous.

No action or proceeding was instituted or prosecuted by or against the Society.
Assessments are made twice a month. The Society's accounts for 1920 were duly audited, February 15th, 1921.
The books of record or account kept are: Minute Book, Ledger, Journal and Pension Book.
Names and addresses of auditors for 1920: James S. Bell and Thomas Nickle, London.
No changes in the organization or management or the constitution and rules of the Society have been made during the year 1920.
Number of members on 31st December, 1920, 49.

VIII. Cash Receipts.

Cash balance from 1919 (not extended) \$5,911.10.	
Cash receipts for 1920:	
Dues	\$5,580 88
Interest and dividends	5,839 19
Donations	508 17
From investments (not extended), \$35,272.69.	
Total receipts	<u>\$11,928 24</u>

IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration	\$3 00
Salaries	10 00
<hr/>	
Total expenses of management	\$13 00

(b) Miscellaneous Expenditure.

Cash balance from 1919 (not extended), \$5,911 10.

Pension	\$1,823 04
For investments, etc. (not extended), \$47,936.83.	
<hr/>	
Total expenditure	\$1,836 04
<hr/>	

ACCO EMPLOYEES' SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Niagara Falls, Ont.

Date of Organization, August 31st, 1919; Incorporated 25th February, 1920

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. Stewart, Chairman, Board of ManagersNiagara Falls
A. G. Ross, Secretary-TreasurerNiagara Falls

I. Funeral Benefits

Total membership 31st December, 1920,179.
How many members died in 1920, 21.
Total amount of Funeral Benefits paid in 1920, 100.00.

II. Sick Benefits.

Number of members who received sick benefits, 94.
Amounts of benefits paid to sick members, \$2150.86.
Number of weeks sickness experienced in 1920, 169.
Amount paid for medical attendance in 1920, \$2472.00.

III. Assets.

Cash on hand	\$167 40
Total assets	<u>\$167 40</u>

IV. Liabilities.—\$55.88.

V. Miscellaneous.

Assessments are made monthly and quarterly
The Fund's accounts were duly audited during 1920 on the 31st December.
Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.
Names and post office addresses of the auditors for 1920 were as follows: F. W. Hilditch & Co., New York.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$289.97.

Cash received during 1920 from:

Initiation fees	\$180 00
Dues	947 00
Donations, Acco Corporation	6,581 42
Interest and exchange	466 23
All other	3 33
Total receipts	\$8,177 98

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Legal advice	\$4 00
Charter fees	50 00
Supplies bought	176 49
Clerk hire	600 00
Printing, stationery, etc.	92 86
Postage, telephone, etc	6 02
Total expenses of management	\$929 37

(b) Miscellaneous Expenditure

Special Benefits	75 00
Funeral Benefits	100 00
Medical fees, examinations	304 52
Sick Benefits	2,150 86
Medical attendance	2,472 00
Vocation pay roll	1,940 67
All other	248 13
Disability Benefits	80 00
Total expenditure	\$8,300 55

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto

Organized in 1844 incorporated in Ontario, 13th September, 1884.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Andrew Gerrard, President	Toronto.
H. Williams, Vice-President	Toronto
Samuel Hadden, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by this Society, the total membership of which is 1,323.
Number of members who died during 1920, 12.
Amount of funeral benefits paid in 1920, \$600.00.
Total cash standing to credit of Sick and Funeral Fund, 31st December 1920, \$2,025.67

II. Sick Benefits.

Number of members who received sick benefit in 1920, 178.
Amount of sick benefits paid in 1920, \$4,002.00.
Number of weeks' sickness experienced in 1920, 667.

III. Assets.

War Loan Bonds	\$2,000 00
Sick and Funeral Fund (Merchants Bank)	2,025 67
	<hr/>
	\$4,025 67

IV. Liabilities.—None

V. Miscellaneous

The Society's books were audited during 1920 quarterly.

Names and address of auditors for 1920, were as follows: W. R. Steep, Ernest Webb, and F. MacNeillie, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rule relating to sick benefits.

Amount of bond of Secretary-Treasurer, \$2,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,468.93.

Cash received during 1920 from

Dues	\$3,987 29
Interest	181 45
Total receipts	<u>\$4,168 74</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure

Funeral benefits (subordinate)	\$600 00
Sick benefits	4,002 00
All other	10 00
Funeral benefits (\$6,640.00 paid by International)	
Total expenditure	<u>\$4,612 00</u>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEE'S BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1920 were as follows:

W. E. Charlton President	Toronto
O. Watt, Vice-President	Toronto
A. J. Saunders, Secretary-Treasurer	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 177.
 Number of members who died during 1920, none.
 Amount of funeral benefits paid in 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1920, 38.
 Amount of benefits paid in 1920, \$600.00.
 Number of weeks' sickness experienced in 1920, 122½.
 Balance to credit of fund, \$826.94.

III. Assets.

Cash in Dominion Bank	\$826 94
Cash value of bonds	50 00
Total	<u>\$876 94</u>

IV. Liabilities.—None

V. Miscellaneous.

The accounts of the Society were audited 15th January, 1921.
 The books of account kept by the Society are: Cash Book and Record Book.
 Names and addresses of auditors of accounts for 1920: D. W. Ross and Roy W. Bedford,
 Toronto, Ont.
 Number of assessments made during 1920, 18.
 No changes were made during 1920, in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$600.19.

Cash received during 1920 from:

Dues	\$374 30
Interest	24 10
Repayment of loan (not extended), \$500.00.	

Total receipts	\$398 40
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Salaries	64 00
Supplies bought	4 65

Total expenses of management	\$ 71 65
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(b) Miscellaneous Expenditure.

Sick benefits	600 00
Total expenditure	\$671 65

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. H. Porter, President	Hamilton.
Geo. Sutcliffe, Treasurer	Hamilton.
Edward P. Wyatt, Secretary	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 99.

Three members died during 1920, and funeral benefits were paid amounting to \$180.00.

Amount standing to credit of Funeral Benefit Fund, \$655.74.

II. Sick Benefits.

Amount paid for medical attendance	\$145 52
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III. Assets.

Victory War Loan	\$500 00
Cash on hand	5 40
Cash deposited with the Hamilton Provident and Loan Society	650 34
All other assets	104 20
Total assets	<u>\$1 259 94</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited on 25th January.

Names and post office addresses of the auditors for 1920: H. Eperson, A. W. Davidson and A. Wyatt, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger.

No changes were made in the by-laws during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$714.63.

Cash received during 1920 from:

Application fee	\$5 00
Initiation fees	15 00
Dues	343 90
Donations	87 50
Interest	45 06
Supplies sold	15 05
Ladies' Auxiliary	475 00
Special collection	18 82
All other sources	31 63
Total receipts	<u>\$1,036 96</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Commission	\$22 85
Registration fee	3 00
Supplies bought	246 72
Rent, etc.	147 25
Officers' salaries and officers' and auditors' fees	80 32
Printing, etc.	62 54
Postage	41 27
Total management expenses	<u>\$603 95</u>

(b) Miscellaneous Expenditure.

Funeral benefits	180 00
Medical attendance	145 52
Gratuities	96 50
All other expenses	69 88
Total expenditure	<u>\$1,095 90</u>

BEAVER SICK AND FUNERAL BENEFIT CLUB OF TORONTO

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized April 1st, 1917; incorporated May 8th, 1917.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Adams, President	Toronto
S. Tonkins, Treasurer	Toronto
W. J. Knox, Secretary.....	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 196.

Number of members who died during 1920, none.

Amount of funeral benefits paid in respect of deceased members, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 23.

Amount of sick benefits paid during 1920, \$464.04.

Number of weeks' sickness experienced during 1920, 100 5-7.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1920, \$223.04.

III. Assets.

Cash in Bank of Hamilton, Toronto	\$223 04
Total assets	<u>\$223 04</u>

IV. Liabilities.—None

V. Miscellaneous.

Twelve assessments were made in 1920.

The Society's accounts were duly audited in June and December, 1920.

Names and addresses of the auditors of accounts for 1920: W. Gorham and W. Chisholm, Toronto.

Certain changes were made during 1919, in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$145.59.

Cash received during 1920 from:

Initiation fees	\$81 00
Dues	1,178 75
Interest	12 77
Donations	45 00
Total receipts	<u>\$1,317 52</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	3 00
Rent	9 00
Supplies bought	19 27
Salaries	9 00
Total expenses of management	<u>\$40 27</u>

(b) Miscellaneous Expenditure

Sick benefits	464 04
Dividends to members	735 76
Total expenditure	<u>\$1,240 07</u>

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893.
re-incorporated in Ontario, 26th April, 1897

The Executive Officers of the Society at the 31st December, 1920, were as follows:

B. Merson, PresidentToronto
W. D. Robins, Financial SecretaryToronto
Jos. Gibbons, Busines Agent, Rec. Secretary and Treasurer (Labor
Temple)Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the International body. Membership if local body,
2,968.

Number of members who died during 1920, 18.

Amount of funeral benefits paid in respect of deceased members, \$11,950.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 310.

Total amount of benefits paid in 1920, in respect to sick members, \$3,680.00.

Number of weeks' sickness experienced during 1920, 737 2-7.

Amount paid for medical attendance during 1920, \$1,296.30.

Amount standing to credit of Sick Fund, 31st December, 1920, \$3,018.09.

III. Assets.

Cash in Home Bank of Canada, 31st December, 1920	\$3,018 09
Total	<u>\$3,018 09</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.

The Society's books were audited for 1920 on the last day of March, June, September
and December, 1920.

Name and address of auditor for 1920 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1920 in the constitution and rules.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$1,728.89.

Cash received during 1920 from:

Dues	\$6,265 50
International Union	11,450 00
Total receipts	<u>\$17,715 50</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International)	\$11,450 00
Sick benefits	3,680 00
Medical attendance	1,296 30
Total expenditure	<u>\$16,426 30</u>

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, King and Simcoe Streets, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1920, were as follows:

William C. Jex, President, Dominion Express	Toronto.
W. M. Carruthers, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Association. Membership, 1,299.

Number of members who died during 1920, 6.

Amount of funeral benefits paid, \$900.00.

Cash standing to credit of Funeral Benefit Fund, \$1,623.70.

II. Sick Benefits.

Sick benefits are undertaken by the Association.

Number of members who received sick benefits in 1920, 240.

Total amount of sick benefits paid in 1920, \$5,476.71.

Number of weeks' sickness experienced in 1920, 912.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December 1920, \$4,337.87.

III. Assets.

Cash in Dominion Bank, Toronto	\$5,961 57
Total assets	<u>\$5,961 57</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefit certificates monthly.

Twelve such assessments were made during the year 1920.

The Society's books were duly audited on January 12th, 1921.

The following books of record and account are kept for the purpose of benefits:
Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1920 were as follows: W. J. Wilson, Frank Fleury and T. R. J. Plant, Toronto.

Amount of bonds of Secretary-Treasurer, \$500.

VII. Cash Receipts.

Amount of cash on hand, 31st December, 1919, \$4,713.24.

Cash received during 1920 from:

Initiation fees	\$134 50
Dues	7,127 00
Interest	103 05
Assessments	1,182 50
Total Receipts	<u>\$8,547 05</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration	\$10 00
Salaries, officers' and auditors' fees	662 00
Printing, stationery and advertising	194 51
Postage	20 00
Premiums	5 00
Unpaid assessments	30 50
Total expenses of management	<u>\$922 01</u>

(b) Miscellaneous Expenditure.

Funeral benefits	900 00
Sick benefits	5,476 71
Total expenditure	<u><u>\$7,298 72</u></u>

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Brantford

Incorporated in Ontario, August 19th, 1889.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Col. H. Cockshutt, Honorary President	Brantford
C. Uden, President	Brantford
G. Dennis, First Vice-President	Brantford
Alex McDonald, Second Vice-President	Brantford
Cecil Graham, Secretary	Brantford
Chas Foulds, Treasurer	Brantford

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 700.

Number of members who died during 1920, 5, and funeral benefits were paid amounting to \$380.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1920, \$842.07.

II. Sick Benefits.

Sick benefits are undertaken by the Society. 132 members received sick benefits during 1920, amounting to \$2,225.66.

Number of weeks' sickness experienced in 1920, 403.

III. Assets.

Cash in Bank of Montreal, Brantford	<u>\$842 07</u>
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IV. Liabilities.—None

V. Miscellaneous.

Assessments are made monthly, or oftener is necessary. Fourteen assessments were made during 1920.

Th Society's accounts were audited January 15th 1921.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1920: W. J. Epplott and C. R. Stiles, Brantford.

Certain changes were made in regard to sick benefits during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$386.47.

Cash received during 1920 from:

Assessments	\$2,075 50
Donation	1,558 75
All other	5 00
Total	<u>\$3,639 25</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	10 00
Printing, stationery and advertising	49 91
Officers' salaries	190 00
Postage and war stamps	6 08
Supplies bought	1 00
Total	<u>\$257 99</u>

(b) Miscellaneous Expenditure.

Funeral benefits	380 00
Sick benefits	2,225 66
Gratuities	300 00
All other	20 00
Grand total	<u>\$3,183 65</u>

WM. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, 6 Church Street, Toronto

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. Witmer, Vice-President	Toronto
J. G. Grey, Treasurer	Toronto
F. D. Hunt, Secretary	Toronto

II. Sick Benefits.

Number of members in the Society at 31st December, 1920, 110.
 Number of members who received sick benefits during 1920, 35.
 Total amount of sick benefits paid during 1920, \$403.65.
 Number of weeks' sickness experienced during 1920, 100 5-6.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920, \$72.80.

III. Assets.

Cash in Imperial Bank, Toronto	\$72 80
Total assets	<u>\$72 80</u>

IV. Liabilities.—None.

V. Miscellaneous.

Four members of the Society died in 1920.
 Assessments were made for the purpose of benefits monthly, and special assessments when required.
 Eleven such assessments were made during the year 1920.
 The Society's books were duly audited quarterly during 1920.
 The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
 Names and post office addresses of the auditors for 1920, were as follows: J. H. Atkinson and C B.. Monroe, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$18.34.	
Cash received during 1920 from:	
Assessments	\$295 75
Interest	3 35
Donation from firm	74 01
Repayment of loan (not extended), \$100.00.	
Total	<u>\$373 11</u>

VIII. Cash Expenditure.*a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Secretary	12 00
	<hr/>
Total management expenses	\$15 00

(b) Miscellaneous Expenditure.

Sick benefits	403 65
	<hr/>
Total expenditure	<u>\$418 65</u>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Geo. Crosbie, President	Toronto
H. Meade, Treasurer	Toronto
T. R. Hughes, Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1920, 92.

Number of members who died during 1920, none.

Amount of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 28.

Amount paid for sick benefits during 1920, \$239.50.

Number of weeks' sickness experienced in 1920, 79 5-6.

Total amount of cash standing to credit of Sick Benefit Fund, \$163.65.

III. Assets.

Cash on deposit in Dominion Bank, Toronto	\$163 65
Total assets	<u>\$163 65</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Society's books were duly audited on March 4th 1921.

The books of record are Cash Book and Ledger.

Names and address of auditors for 1920 were as follows: Frank A. Hewson and J. S. Hunter, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$150.00.

Cash received during 1920 from:

Dues	\$275 25
Interest	2 10
All other	80
Total	<u>\$278 15</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Salaries, officers' and auditors' fees	\$20 00
Registration fee	3 00
Printing	2 00
Total expenses of management	\$25 00

(b) Miscellaneous Expenditure.

Sick benefits	239 50
Total expenditure	\$264 50

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Port Perry, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. G. Farley, Grand Master	Toronto
M. K. Adams, Past Grand Master	Picton
Miles S. Plumley, Grand Secretary	St. Catharines
Geo. F. Burnett, Grand Treasurer	Toronto

I. Funeral Benefits.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1920, was 8,114.

Total number of members who died during 1920, 30.

Amount of funeral benefits paid in respect of deceased members in 1920, \$1,725.00

Cash standing at credit of Funeral Fund at 31st December, 1920, \$2,181.40.

II. Sick Benefits.—Optional Subordinate Lodges.

III. Assets.

	Grand Body.
Bank of Nova Scotia, Toronto	\$3,006 10
All other assets	1,500 00
Total	<u>\$4,506 10</u>

IV. Liabilities.—None

V. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary. Twelve assessments wr made during the year 1920, payable before the 10th of each month.

The books and accounts were duly audited on August 17th, 1920.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1920: J. A. Stewart and W. T. Davidson, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

Certain changes were made in the constitution and rules during 1920.

VII. Cash Receipts.

Grand Body

Cash balances from 1919 (not extended) \$2,956.69.

Cash received during 1920 from:

Assessments	\$1,716 87
Per capita tax and levies and charter fees	1,499 44
Charter fees	311 50
Supplies sold	1,254 51
Interest	73 69

Total receipts	<u>\$4,856 01</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Commission and organization expenses	\$226 24
Registration fee	25 00
Annual meeting	65 00
Supplies bought	1,034 66
Travelling expenses	14 70
Salaries, officers' and auditors' fees	849 99
Printing, stationery and advertising	727 06
Postage, telegrams and express	106 45
Premiums for guarantee of lodge officers	7 50
All other	25 00

Total management expenses	<u>\$3,081 60</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	<u>1,725 00</u>
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Total expenditure	<u><u>\$4,806 60</u></u>
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THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. A. McDonald, President	Hamilton
Alex. McMordie, Secretary-Treasurer	Toronto

II. Movement in Insurance Certificates.

(a) *Contracts for endowments or for benefits in the nature thereof.*—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

Contracts in force, 31st December, 1919	925
Add contracts taken during 1920, new or renewed	22
Gross number on foot at any time during 1919	947
Contracts matured in 1920.....	12
Contracts lapsed in 1920	71
Total deductions	83
	83
Net contracts on foot, 31st December, 1920	864
Number of certificates temporarily suspended	14

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Quebec deposit	\$2,000 00
Cash on hand	403 30
Cash on deposit in Canadian Bank of Commerce, Toronto	10,439 60
Total assets	\$12,842 90

VI. Liabilities.—None.

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1920, in Ontario.

Twelve assessments were made during 1920.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited January 17th, 1921.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

*Assessments are made for purposes of life insurance certificates monthly on the 1st day of each month and every month according to the several ages and Rates of Assessment.

Names and post office addresses of the auditors for 1920: J. J. Reaves, R. H. Cox, Toronto, and H. J. Dilworth, Hamilton.

Number of members in Ontario, 361.

Number of members in Ontario who died during 1920, 4.

Amount paid as death claims to Ontario members, \$4,000.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$10,559.11.

Cash received during 1920 from:

Assessments	\$13,792 22
Per capita tax and levies	494 62
Interest	335 32
Supplies sold	22 00
Total receipts	\$14,644 16

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fees	\$60 00
Supplies bought	11 25
Salaries	212 50
Printing	47 00
Postage, telegrams and express	29 62
Total expenses of management	\$360 37

(b) Miscellaneous Expenditure.

Life insurance other than endowments	12,000 00
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Total expenditure	\$12,360 37
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages.	Number of Members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24	16	15,500 00	189 84		
25-29	84	81,750 00	1,172 82	1	1 000 00
30-34	155	146,750 00	2,490 20		
35-39	178	171,000 00	3,247 28	1	1,000 00
40-44	137	131,250 00	2,393 00	3	3,000 00
45-49	36	35,000 00	638 40		
50-54	66	65,000 00	1,185 60		
55-59	68	65,250 00	1,190 16	2	2,000 00
60-64	50	48,500 00	884 72	1	1 000 00
65-69	38	37,500 00	684 00		
70-74	14	14,000 00	255 36		
75-79	6	4,750 00	86 64	2	2 000 00
80-84	1	1,000 00	18 24		
85 and over	1	1,000 00	18 24	2	2,000 00
Totals	850	818,250 00	14,454 50	12	12,000 00

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 915 King Street West., Toronto.

Organized June, 1883, incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Sidney A. Banks, President	Toronto.
J. Roxburgh, Vice-President	Toronto.
Thomas Carruthers, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1920, 1950.

Number of members who died during 1920, 15.

Total amount of funeral benefits paid in 1920, in respect of deceased members, \$1658.00.

Number of members' wives who died during 1920, 8.

Amount of funeral benefits paid in 1920, in respect of deceased wives, \$390.00.

Amount of the credit of the General Fund at 31st December, 1920, \$2,897 02.

Funeral and sick benefits are paid out of the General Fund.

II. Sick Benefits.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1920, 677.

Total amount of sick benefits paid in 1920, \$10,049.30.

Number of weeks' sickness paid in 1920, 1,781.

III. Assets.

Cash value of bonds ,etc.	\$500 00
Cash in Dominion Bank, Toronto	2,897 02
Total assets	<u>\$3,397 02</u>

IV. Liabilities.—None.

V. Miscellaneous.

No changes were made in 1920, in the organization or management of the Society.

Assessments were made every four weeks.

Fourteen assessments were made during 1920.

The accounts were audited January and July, 1920.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1920 were: Joseph Coulter and John Hibbert, Toronto.

Amount of bond of Secretary-Treasurer, \$2,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$428.74.

Cash received during 1920 from:

Assessments	\$6,990 00
Interest	32 40
Donation	6,990 00
All other	1,000 00
Cash received from Investment (not extended)	\$1,200 00
Total	<u>\$15,012 40</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee (renewal)	\$15 00
Postage	1 70
Travelling expenses (car tickets)	59 00
Supplies bought	2 75
Managing officers' salaries and officers' and auditors' fees	194 00
Interest	21 37
Premiums for guarantee of lodge officers	5 00
Representatives' salaries	348 00
Expenses of management	<u>\$646 82</u>

(b) Miscellaneous Expenditure.

Funeral benefits	2,048 00
Sick benefits	10,049 30
All other	1,000 00
Total expenditure	<u>\$13,744 12</u>

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April 1894.

The Executive Officers of the Society at the 31st December, 1920 were as follows:

C. F. Johnson, President	Brantford.
A. Sayles, Vice-President	Brantford.
S. G. Macklin, Second Vice-President	Brantford.
J. R. Harmer, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford

I. Funeral Benefits.

The Society undertakes funeral benefits.

The total membership at 31st December, 1920 was 1,020.

Number of members of the Society who died in 1920, 4

Funeral benefits were paid in 1920, amounting to \$400.00.

Number of members' wives died in 1920, 3.

Funeral benefits paid, \$150.00.

II. Sick Benefits.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1920, 255.

Total amount of sick benefits paid in 1920, \$4,494.00.

Number of weeks' sickness experienced in 1920, 753 1-7.

Total amount to credit of the Sick Benefit Fund at 31st December, 1920, \$2,104.43.

III. Assets.

Cash value of bond	\$500 00
Cash deposited in Standard Bank, Brantford	2,104 43
Other assets	28 00
Total assets	<u>\$2,632 43</u>

IV. Liabilities.—None.

V. Miscellaneous.

Thirteen assessments were made in 1920, for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1920 were audited January 7th, 1921.

The following books of record and account are kept: Minute Book and Cash Book.

The names and post office addresses of the auditors for 1920 were as follows: S. G. Macklin, and J. A. Edwards, Brantford.

No changes were made in 1920, in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,800.32.

Cash received during 1920 from:

Assessments	\$3,053 90
Interest on bond	25 00
Donations	3,053 90
All other	3 00
Total receipts	\$6,135 80

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$3 00
Registration fee	10 00
Officers' and auditors' fees	271 00
Printing, stationery, etc.	76 00
War stamps	6 00
Total expenses of management	\$366 00

(b) Miscellaneous Expenditure.

Funeral benefits	550 00
Sick benefits	4,494 00
Gratuities	199 00
Nurses' fees	142 45
All other	80 24
Total expenditure	\$5,831 69

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Woodstock.

Incorporated 19th January, 1900

The Executive Officers of the Society at the 31st December, 1920, were as follows:

John Pattinson, President	Woodstock.
Henry Pearson, Treasurer	Woodstock
Thos. Armstrong, Secretary	Woodstock

I. Funeral Benefits.

Funeral benefits are undertaken by the Society which has a membership of 200.

Number of members who died in 1920, 2.

Amount paid for funeral wreaths, \$20.00.

One member's wife died during 1920.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received benefits during 1920, 88.

Total amount of benefits paid in 1920, \$1,676.50.

Number of weeks' sickness experienced in 1920, 280 1-3.

Total amount of cash standing to credit of Sick Benefit Fund, \$501.48.

III. Assets.

Cash in Bank of Commerce, Woodstock	\$501 48
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IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Thirteen such assessments were made during 1920.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited January 10th, 1921.

The names and post office addresses of the auditors for 1920 were as follows: W. R. Jones, and J. V. Spedding, Woodstock.

No changes were made during 1920 in the organization, management or constitution and rules of the Society.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$446.96.

Cash received during 1920 from:

Application fees	\$207 00
Assessments	720 50
Interest	7 85
Donations	927 50

Total receipts	<u>\$1,862 85</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	3 00
Officers' and auditors' salaries	97 00
Postage, etc.	3 08
Printing, etc.	3 00
Total expenses of management	<u>\$107 08</u>

(b) Miscellaneous Expenditure.

Funeral wreaths	20 00
Sick benefits	1,676 50
All other expenditure	4 75
Total expenditure	<u><u>\$1,808 33</u></u>

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 412 McLeod Street, Ottawa, Ontario

Organized 1st June, 1868, and incorporated in Ontario 23rd. January, 1869.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Luke Williams, President	Ottawa
J. Irvine, Vice-President	Ottawa
W. Pennington, Treasurer	Ottawa
A. E. Bullman, Financial Secretary	Ottawa
J. A. Murphy, Recording Secretary	Ottawa

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. Membership, 55.
Number of members who died during 1920, 3.
Funeral benefits amounting to \$80.00 were paid.
Total amount of cash standing to credit of General Fund, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 5.
Number of weeks' sickness experienced during 1920, 63.
Amount paid for medical attendance in 1920, \$167.00.
Amount paid for medical attendance \$43.50.

III. Assets.—None.

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of life insurance at the death of a member. Three such assessments were made during 1920.

The Society's books were duly audited December 20th, 1920.

The names and post office addresses of the auditors for 1920 were as follows A. S. Foss and W. J. McGee, Ottawa.

The following books of record and account are kept. Question Book, Roll Book, Minute Book, Blotter and Ledger.

No changes were made in the Constitution, Rules or By-laws during 1920.

* Discontinued.

VII. Cash Receipts.

Cash balance 1919 (not extended), \$204.78.

Cash received during 1920 from.

Dues	\$209 70
Assessments	220 00
Supplies sold	12 00
Interest	
Investments (not extended), \$366.66.	

Total receipts	<u>\$441 70</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, light, heat and taxes	20 00
Salaries, officers and auditors' fees	92 00
Printing etc.	9 86
Postage	1 00

Total expenses of management	<u>\$125 86</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	80 00
Sick benefits	167 00
Medical attendance	43 50
Benefits to widows and orphans	233 00
For investments (not extended), \$159.00.	

Total expenditure	<u>\$649 36</u>
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THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Tansley, President	Hamilton.
F. J. Maw, Treasurer	Hamilton.
G. S. Battram, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 275.

Number of members who died during 1920, 6.

Amount of funeral benefits paid during 1920, \$240.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 65.

Amount of benefits paid in 1920, \$1,184.91.

Number of weeks' sickness experienced in 1920, 237.

Cash to credit of fund at 31st December, 1920, \$144.80.

III. Assets.

Cash in Bank of Hamilton, Hamilton	\$144 80
Total assets	<u>\$144 80</u>

IV. Liabilities.—None.

V. Miscellaneous.

Payments are made monthly if required.

Fourteen assessments were made during the year 1920.

The accounts of the Society were duly audited for the year 1920, January 19th, 1921.

Names and addresses of the auditors for the year 1920: C. Foster and C. Semmens,
Hamilton.

Books of record or account kept: Cash, Record, Dues and Benefit Book.

No changes were made in regard to sick benefits during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$212.12.

Cash received during 1920 from:

Assessments and dues	\$1,066 45
Donation	355 42
Total receipts	<u>\$1,421 87</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Managing officers' salary and auditors' fees	52 00
Postage, etc.	2 90
Printing, etc.	6 38
Total expenses of management	<u>\$64 28</u>

(b) Miscellaneous Expenditure

Funeral benefits	240 00
Sick benefits	1,184 91
Total expenditure	<u>\$1,489 19</u>

HAMILTON ROLLING MILLS BENEFIT SOCIETY

ANNUAL STATEMENT OF BENEFIT FUND FOR YEAR ENDING 31ST DECEMBER, 1920

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

James G. Jenks, President	Hamilton.
H. P. Heath, Secretary	Hamilton.
Olly C. Paton, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1920, 450.
 Eight members died during the year 1920.
 Amount of funeral benefits paid during 1920, \$600.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who have received benefits during 1920, 120.
 Amount paid for sick benefits during 1920, \$2,241.75.
 Number of weeks' sickness experienced during 1920, 462.
 Amount aid for medical attendance during 1920, \$598.00.
 Amount of cash standing to credit of Sick Fund, \$1,159.61.

III. Assets.

Cash in Bank of Hamilton, Hamilton	\$159 61
Bond	1,000 00
Total	<u>\$1,159 61</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid twice a month by the members.
 Twenty-four assessments were made in 1920.
 The books of record and account are: Cash Book and Cheque Book.
 The accounts of the Society were audited quarterly in 1920.
 Names and addresses of the auditors for 1920: P. Erskine and P. R. Dean, Hamilton.
 No changes were, during 1920, made in the by-laws in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,605.31.

Cash received during 1920 from:

Dues	\$3,437 00
Interest	60 00
Total receipts	<u>\$3,497 00</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$10 00
Expenses of annual meeting	6 00
Officers' salaries and officers' and auditors' fees	336 00
Postage and war tax	8 50
Interest	4 15
Total expenses of management	<u>\$364 65</u>

(b) Miscellaneous Expenditure.

Funeral benefits	600 00
Medical attendance	598 00
Sick benefits	2,241 75
Gratuities to distressed members	86 30
Other expenses	62 00
Total expenditure	<u>\$3,952 70</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Yonge and Melinda Streets, Toronto

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. J. Bush, President	Toronto	
H. Anderson, Vice-President	Toronto	
Geo. Cashman, Secretary-Treasurer	Toronto	
J. Chinn	Toronto	
A. Lillie.....	Board of Management	Toronto
M. O'Grady		Toronto
C. Clark		Toronto
		Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 131.
 Two members died during the year 1920. Amount of funeral benefits paid, \$200.00.
 Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1920, \$1,234.34.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 25.
 The total amount of benefits paid in 1920 was \$545.00.
 Number of weeks' sickness experienced in 1920, 109.

III. Assets.

Actual amount of cash on hand, 31st December, 1920	\$1,234.34
Total	<u>\$1,234.34</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for the purpose of sick and funeral benefits are made weekly.
 Fifty-two assessments were made during 1920.
 The Society's accounts were audited February 21st, 1921.
 The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.
 Names and addresses of the Auditors for 1920, W. Lahey and J. Bush, The Globe, Toronto.
 During 1920, no changes were made in the constitution and rules in relation to sick benefits.
 Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,361.38.

Cash received during 1920 from:

Initiation fees	\$31.00
Interest and dividends	234.25
Assessments	547.20
Total	<u>\$812.45</u>

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$3.00
Supplies bought	3.50
Travelling expenses	5.00
Rent, light, heat and taxes	3.00
Managing officers' salaries, etc.	150.00
Premium for guarantee of officers	5.00
Postage, etc.	1.74
Printing, etc.	2.75
All other	20.50
Total expenses of management	<u>\$194.49</u>

(a) Miscellaneous Expenditure

Funeral benefits	200.00
Sick benefits	545.00
Grand total	<u>\$939.49</u>

THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Geo. Graham, President	Toronto
H. Winterbottom, Vice-President	Toronto
Harry E. Goodwin, Secretary-Treasurer	Toronto

I. Funeral Benefits.

Number of members died during 1920, none.

Amount of funeral benefits in 1920, none

II. Sick Benefits.

The total membership of the Society at 31st December, 1920, was 94.

Sick benefits are undertaken by the Society.

Thirty-two members received sick benefits during 1920.

Total amount of benefits paid in 1920, in respect of sick members, \$559.50.

Number of weeks' sickness experienced, 80.

Amount standing to credit of General Fund, 31st December, 1920 \$147.95.

III. Assets.

Cash value of debentures	\$917 25
Cash in Bank of Hamilton, 31st December, 1920, Toronto	147 95
Total	<u>\$1,065 20</u>

IV. Liabilities.—None.

V. Miscellaneous.

Fourteen assessments were made during 1920.

Books of record and account kept are as follows: Cash Book, Minute Book.

The Society's books were audited, December 31st, 1920.

Names and addresses of auditors for 1920 were as follows: R. Craig and W. Scott, Toronto.

Certain changes were made in the by-laws of the Society during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$223.32.

Cash received during 1920 from:

Dues	\$173 15
Interest	40.48
Total receipts	<u>\$513 63</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Law costs	\$ 50
Registration fees	3 00
Salaries	25 00
Postage, etc	1 00
Total expenses of management	<u>\$29 50</u>

(b) Miscellaneous Expenditure

Sick benefits	559 50
Total expenditure	<u>\$589 00</u>

ST. BONIFACE BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Kitchener, Ontario

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Jacob Gies, President	Kitchener.
Geo. Lachenbauer, Vice-President	Waterloo.
E. K. Wey, Recording Secretary	Kitchener
A. L. Hergott, Financial Secretary	Kitchener.
Geo. B. Fischer, Treasurer	Kitchener

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 500.

Four members of the Society died during 1920.

Amount paid for funeral benefits during 1920, \$120.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 95.

Amount paid for sick benefits, \$1,768.15.

Number of weeks sickness experienced during 1920, 442.

Total amount of cash standing to credit of the general fund from which benefits are paid,
\$3,851.76.

III. Assets.

Waterloo Loan and Savings Co. (deposit)	\$3,851 75
All other assets	11 15
Total	<u>\$3,862 91</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.

The Society's books were duly audited on December 31st, 1920.

The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.

The names and post office addresses of the auditors for 1920, were as follows: H. W. Young and E. K. Wey, Kitchener.

Certain changes were made in the constitution and By-laws of the Society in 1920.

VII. Cash Receipts.

Cash balance from 1920 (not extended), \$4,231.28.

Initiation fees	\$30 00
Dues	1,492 00
Fines	14 00
Supplies sold	95
Interest	197 88
Forfeits	2 50
Total receipts	<u>\$1,737 33</u>

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$3 00
Rent	30 00
Salaries	142 35
Printing	16 85
Postage	10 00
Total expenses of management	<u>\$202 20</u>

(b) Miscellaneous Expenditure

Funeral benefits	120 00
Sick benefits	1,768 15
All other	26 50
Total expenditure	<u>\$2,116 85</u>

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

C. F. Verity, Hon. President	Brantford
J. H. Wilkinson, President	Brantford
Harry Pearcey, First Vice-President	Brantford
G. F. Dickinson, Second Vice-President	Brantford
Charles Carter, Secretary	Brantford
F. J. Waterson, Treasurer	Brantford

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 540.
Number of members who died during 1920, none.
Amount paid for funeral benefits, nil.
Two members' wives died and \$60.00 Funeral Benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1920, 130.
Amount of benefits paid during 1920, \$2,001.30.
Number of weeks' sickness experienced in 1920, 377½.
Total amount to credit of Sick and Funeral Benefit Fund, \$2,013.20.

III. Assets.

Cash held by Treasurer (Verity Plow Co.)	\$2,013 20
Total	<u>\$2,013 20</u>

IV. Liabilities.—None.

V. Miscellaneous..

Assessments are made every four weeks.
Number of assessments made during 1920, 13.
The Society's accounts were audited January 22nd, 1921.
Names and addresses of the auditors of accounts for 1921: H. W. Styles, Echo Place; and S. Batson, Brantford.
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.
Certain changes were made during 1920 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$835.75.

Cash received during 1920 from:

Dues	\$1,678 50
Interest and dividends	75 00
Donation (Verity Plow Co., Ltd.)	1,678 50
Total	<u>\$3,432 00</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920, for:

Registration fee	\$3 00
Law costs	50
Officers' salaries, etc.	170 00
Printing, stationery and advertising	19 75
Total expenses of management	<u>\$193 25</u>

(b) Miscellaneous Expenditure

Funeral benefits	60 00
Sick benefits	2 001 30
Grand totals	<u>\$2,254 55</u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Formosa, Ont.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Frank Beninger, President	Formosa
Domonic Borho, Vice-President	Formosa
Matthew Weiler, Secretary and Treasurer	Formosa

I. and II. Funeral and Sick Benefits.

Total membership of Society, 63.

No member died during 1920, and no funeral benefits were paid.

Number of members who received sick benefits in 1920.

Number of weeks' sickness experienced in 1920, 47.

Amount of benefits paid in 1920 to sick members, \$139.00.

Total amount of cash standing to credit of fund at 31st December, 1920. \$1,047.58.

III. Assets.

War loan	\$778 67
Actual cash on hand, 31st December, 1920	24 90
Cash in bank (Molsons), Formosa	244 01
Total assets	<u>\$1,047 58</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1920.

The books and accounts of the Society were duly audited January 15th, 1921.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1920 were: Anthony Opperman and Wm. C. Schill, Formosa.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,005.48.

Cash received during 1920, from:

Application fees	\$26 00
Dues	190 00
Interest	45 84
Total receipts	<u>\$261 84</u>

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies	56 17
Salary of Secretary-Treasurer	12 00
Rent	6 00
Postage	32
Other expenses	25
<hr/>	
Total expenses of management	\$77 74

(b) Miscellaneous Expenditure

Sick benefits	139 00
Other expenditure	3 00
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Total expenditure	\$219 74

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Government Buildings, Ottawa

Organized January, 1872; incorporated 11th July, 1893

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. G. Kingston, President	Ottawa
A. W. Grant, B.A., Treasurer	Ottawa
W. J. Lynch, I.S.O., Secretary	Ottawa

I. Currency of Insurance Certificates.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1920, \$206,100.00.

II. Movement in Insurance Certificates.

*(a) Contracts for endowments or for benefits in the nature thereof.—None.**(b) Contracts for Insurance, other than endowment, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	680	\$ 192,650 00
Add contracts taken during 1920, new or renewed.....	47	19,750 00
Add amount by which various certificates were increased during 1920.....		8,000 00
Gross number and amount of contracts on foot at any time during 1920.....	727	220,400 00
	Number	Amount
Deductions :		\$ c.
Contracts matured in 1920.....	9	2,050 00
Contracts lapsed in 1920.....	44	11,050 00
Contracts surrendered in 1920.....	5	1,200 00
Total deductions extended.....	58	14,300 00
Net contracts on foot at 31st December, 1920.....	669	206,100 00

III. and IV. Funeral and Sick Benefits.—None.**V. Assets.**

Cash value of bonds, etc.	\$20,040 77
Cash in Bank of Montreal, Ottawa	454 85
Dues and assessments due and unpaid	74 55
Interest due and accrued	396 65
Total	\$20,966 82

VI. Liabilities.—None.**VII. Miscellaneous.**

Actions or proceedings instituted or prosecuted by or against the Society during 1920, none.
The Society's books were duly audited on 31st January, 1921.

Names and post office addresses of the auditors for 1919 were as follows: J. B. St. Laurent,
A. M. Deschenes and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two books of registers of Certificates and one Cash
Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 649. .

Number of members who died, 9.

Amount paid in respect of deceased members, \$2,050 00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$846.08.

Cash received during 1920, from:

Application fees	\$36 00
Assessments	4,239 64
Interest and dividends	947 04
Total receipts	\$5,222 68

IX. Cash Expenditures.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$10 00
Salaries, officers' and auditors' fees	120 00
Interest	3 46
Printing, etc.	96 73
Premiums for Lodge Officers	5 00
Total expenses of management	\$235 19

(b) Miscellaneous Expenditure.

Refund of dues	6 65
Life insurance claims	2,050 00
All other	54 30
Investments not extended (\$3,267.77)	
Total expenditure	\$2,346 14

STEEL COMPANY OF CANADA, LTD., EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Hamilton, Ont

Organized 27th February, 1902; incorporated 27th February, 1902

The Executive Officers of the Society at the 31st December, 1920, were as follows:

C. E. Fraser, President	Hamilton
F. C. Willis, Vice-President	Hamilton
J. L. Hopkins, Treasurer	Hamilton
G. W. Brent, Secretary	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1920, 1,850.
Six members died during 1920.
Amount of funeral benefits paid during 1920, \$1,600.00

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received benefits during 1920, 651.
Amount paid for sick benefits during 1920, \$9,218.10.
Number of weeks sickness experienced during 1920 1,843.
Amount paid for medical attendance during 1920. \$2,874.94.
Amount of cash standing to credit of Sick Fund, \$2,043.44.

III. Assets.

Cash value of bond	\$2,000 00
Cash in Royal Bank, Hamilton	2,043 44
Total	<u>\$4,043 44</u>

IV. Liabilities.

Amount of unpaid funeral benefits	<u>\$850 00</u>
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V. Miscellaneous.

Dues are paid twice a month by the members.
Number of assessments made during 1920, 24.
The accounts of the Society were audited every quarter.
The books of record and account are Minute Book, Cash Book and Journal.
Names and addresses of the auditors for 1920: J. Love and A. Marshall, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,409.24.

Cash received during 1920 from:

Dues	\$14,518 90
Interest and dividends	103 44
Total receipts	<u>\$14,622 34</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$15 00
Officers' salaries and officers' and auditors' fees	430 00
Expenses of annual meeting	21 00
Postage and stationery	25 00
Printing	126 10
All other	3 00
Total expenses of management	<u>\$620 10</u>

(b) Miscellaneous Expenditure

Funeral benefits	1,600 00
Sick benefits	9,218 10
Medical attendance	2,874 94
Hospital	675 00
Total expenditure	<u>\$14,988 14</u>

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

L. Paul, President	Toronto.
H. Goldberg, Treasurer	Toronto.
N. Romm, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1920, was 479.

Number of members who died during 1920, none.
 Amount of funeral benefits paid during 1920, \$789.75.
 Number of members' wives died during 1920, 2.
 Amount of funeral benefits paid, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Forty-four members received sick benefits during 1920, amounting to \$1,842.25.
 Number of weeks' sickness experienced during 1920, 215.
 Amount paid for medical attendance, \$1,420.56.
 Amount of cash standing to credit of the fund, \$6,767.09.

III. Assets.

Cash value of real estate	\$4.844 50
Cash value of bonds	2.000 00
Cash in Union Bank, Toronto	6 317 88
Cash in Imperial Bank, Toronto	3.055 13
Total	<u>\$16.217 51</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary. Three assessments were made during 1920.
 The accounts of the Society were audited every quarter during 1920.
 Names and post office addresses of auditors: J. Rumm, A. Levine and S. Berkowitz.
 Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.
 Amount of bond of Secretary-Treasurer, \$400.00.

VII. Cash Receipts.

Cash balance from 1919, \$7,168.42.

Cash received during 1920 from:

Application fees	\$51 00
Assessments	718 50
Per capita tax and levies	239 50
Dues	7,363 81
Supplies sold	4 70
Donations	58 40
Interest	291 19
Entertainment Committee	1,733 64
Burial ground	279 00
Oil other	186 92

Total	<u>\$10,926 66</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$10 00
Managing officers' salaries	527 75
Printing, etc.	207 78
Supplies bought	169 50
Rent, light, heat, etc.	248 00
Premiums for guarantee	37 60
Postage, etc.	192 99
Other management expenses	378 41

Total management expenses	<u>\$1,772 03</u>
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(b) Miscellaneous Expenditure

Funeral benefits and expense	889 75
Medical attendance	1,420 56
Sick benefits	1,842 25
Gratuities to distressed members	2,797 48

Total expenditure	<u>\$8,722 07</u>
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UNION No. 27 (TORONTO, ONT.,) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, 167 Church Street, Toronto

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

N. J. Marton, President	Toronto
T. McGreevy, Vice-President	Toronto.
J. Pamphilon, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 92.

Number of members of the Society who died during 1920, one.

Total amount of funeral benefits paid during 1920, \$550.00.

One member's wife died and funeral benefits amounting to \$40.00 were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920—39, amounting to \$1,171.15.

Number of weeks' sickness experienced during 1920, 215.

III. Assets.

Cash on hand	\$106 01
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	3,625 61
Total	<u>\$3,731 62</u>

IV. Liabilities.—None.

V. Miscellaneous.

Fifty-two assessments were made in 1920.

The books and accounts were audited monthly during 1920.

Names of auditors: T. McGreevy, M. V. Todd and A. McDonald, Toronto.

Books kept by the Society are: Day Book and Ledger.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,772.69.

Cash received during 1920:

Initiation fees	\$62 50
Dues	2,296 40
Assessments	3,633 80
Returned from travelling members	72 60
Interest on dividends	44 49
All other sources	6 45
Total Receipts	<u>\$6,116 24</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Per capita tax for management	\$25 38
Registration fee	3 00
Expenses of annual meeting	147 90
Supplies bought	1 54
Returned assessments	2 50
Rent, fuel, light and taxes	99 75
Salaries, officers' and auditors' fees	433 20
Printing, stationery and advertising	112 95
Postage, telegrams and express	17 50
Total expenses of management	<u>\$843 72</u>

(b) Miscellaneous Expenditure

Per capita tax and levies	1,342 94
Funeral Benefits	40 00
Benefits to widows and orphans	550 00
Out of work benefits	41 50
Sick benefits	1 171 15
Loans to travelling members	163 00
Total expenditure	<u>\$4,157 31</u>

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Mrs. D. Alton, Grand Mistress.....	Edmonton, Alta.
Mrs. Robert Gordon, Grand Secretary	Toronto, Ont.
Mrs. W. J. Kissick, Grand Treasurer	Ottawa, Ont.

I. Funeral Benefits.—None.

Sick benefits are undertaken by the subordinate lodges, with a membership of 5,500.
 No member died during 1920, no funeral benefits were paid.

II. Sick Benefits.

Optional with primary lodge.

III. Assets.

	Supreme Body
Cash in Dominion Bank, Ottawa	\$1,917 79
Total assets	<u>\$1,917 79</u>

IV. Liabilities.—No Information.**V. Miscellaneous.**

The books were audited April 30, 1920.

Names and addresses of auditors of accounts of 1920: H. Lovelock and Wm. Lee, Toronto.

Amount of bond, Secretary, \$500.00.

Amount of bond, Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919, \$2,069.88.

	Grand Lodge
Cash received during 1920 from:	
Per capita tax and levies	\$1,655 40
Charter fees	498 00
Supplies sold	1,033 25
Interest	59 85
All other	62 25
Total receipts	<u>\$3,308 75</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge
Cash paid during 1920 for:	
Charter fees	\$132 00
Commission	525 65
Travelling expenses and grant	791 75
Expenses of annual meeting	17 00
Registration fee	25 00
Supplies bought	903 34
Postage, telegrams and expenses	328 48
Salaries	500 00
Clerk hire	25 00
Printing	57 62
Premiums for guarantee of lodge officers	5 00
All other	150 00
Total expenses of management	<u>\$3,460 84</u>

(b) Miscellaneous Expenditure.—None

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, 193-197 Yonge Street, Toronto, Ontario

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. Benney, President	Toronto.
W. Thomas, Vice-President	Toronto.
C. Woodburn, Treasurer	Toronto.
Thomas H. Kirk, Secretary	Toronto.

Directors.

R. Burbridge	West Toronto.
G. Grundler	West Toronto.
H. Leahy	West Toronto.
A. Bull	West Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 171.

Number of members who died in 1920, 1.

Funeral benefits paid in 1920, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 21.

Amount of sick benefits paid during 1920, \$340.00.

Number of weeks' sickness experienced in 1920, 74.

Total amount to credit of General Fund, from which all claims are paid, \$599.19.

III. Assets.

Cash on deposit in Bank of Hamilton, West Toronto	\$599 19
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IV. Liabilities.—None.

V. Miscellaneous.

Dues are collected once a month.

The Society's accounts for 1920 were audited on January 28th, 1921.

No changes were made during 1919 in the organization and management and the constitution and rules of the Society in relation to benefits.

Names of auditors of accounts for 1920: F. Kamm and F. Mably, West Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$316.88.

Cash received during 1920:

Dues	\$688 00
Interest	12 31
Total receipts	<u>\$700 31</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	<u>\$28 00</u>

(b) Miscellaneous Expenditure

Funeral benefits	50 00
Sick benefits	340 00
Total expenditure	<u>\$418 00</u>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Joseph Sauriol, President	Toronto.
L. R. Archambault, Secretary	Toronto.
Louis Dubois, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 37.

Number of members who died during 1920, none.

Amount paid for funeral benefits during 1920, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 5.

Amount paid for sick benefits during 1920, \$76.67.

Number of weeks' sickness experienced in 1920, 14 4/7.

Amount paid for medical attendance, \$8.00.

Total amount of cash standing to the credit of the Sick Benefit Fund, \$919.60.

III. Assets.

Cash on hand	\$109 16
Cash in Home Bank of Canada	819 93
Total	<u>\$929 09</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Fifty-two assessments were made during 1920, payable weekly.

The Society's accounts were audited in 1920.

Names and addresses of the auditors of accounts for 1920: John J. Brady, and W. G. Kamm, Toronto.

Books kept by the Society: Roll Book, Cash Book, Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$840.60.

Cash received during 1920:

Dues	\$197 95
Interest	21 21
Doctor's fees	8 00
Total receipts	<u>\$227 16</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Officers' salaries (Secretary and Treasurer)	48 00
Law costs	3 00
Total expenses of management	<u>\$54 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	76 67
Medical attendance	8 00
Total expenditure	<u>\$138 67</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Russell, President	Hamilton.
E. Jennings, Financial Secretary	Hamilton.
W. H. Crawford, Treasurer	Hamilton.
J. Breheney, Recording Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Union; membership, 150.

Number of members who died in 1920, 4.

Funeral benefits paid in respect of deceased members, \$1,970.00.

Three members' wives died and \$120.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 55.

Total amount of sick benefits paid during 1920, \$1,272.55.

Number of weeks' sickness experienced in 1920, 212.

III. Assets.

Cash on hand	\$183 46
Cash in Bank of Hamilton	4,674 74
Total	<u>\$4,858 20</u>

IV. Liabilities.—None.

V. Miscellaneous.

Three assessments were made during 1920.

The Society's accounts were audited monthly during 1920.

The books kept are Day Book and Ledger.

Names and post office addresses of the auditors for 1920: J. Russell and Wm. Crawford.
Hamilton.

Certain changes were made in the constitution in 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$915.44.

Cash received during 1920 from:

Initiation fees	\$25 00
Dues	2,879 50
Assessments	4,472 30
Per capita tax and levies	1,250 00
Interest	19 91
All other sources	77 50

Total receipts	<u>\$8,724 21</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, etc.	120 00
Per capita tax	12 00
Printing, etc.	17 73
Managing officers' salaries and officers' and auditors' fees	956 62
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Total expenses of management	\$1,109 35

(b) Miscellaneous Expenditure.

Per capita tax or levies	9 00
Sick benefits	1,272 55
Funeral benefits	1,970 00
Gratuities to distressed members	30 20
Other expenditure	390 35
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Total expenditure	\$4,781 45
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THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, and incorporated in Ontario, 25th July, 1895

The Executive Officers of the Society at the 31st December, 1920, were as follows:

F. G. Reynolds, Grand PresidentHamilton.
 Robert Scollard, Grand SecretaryToronto.
 J. H. Barber, Grand TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1920, was 166.

Number of members who died during 1920, 6.

Total amount of funeral benefits paid during 1920. \$400.00.

Total cash standing to credit of Funeral Fund at 31st December, 1920, \$1,349.00.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate branches.

Number of members who received sick benefits during 1920, 19.

Total amount of benefits paid in 1920, \$272.00.

Number of weeks' sickness experienced in 1920, 72.

Total amount paid for medical attendance during 1920, \$191.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1920, \$572.59.

III. Assets.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1920 .....	.....	\$44 00
Cash in Dominion Bank	\$914 75	.....
Cash in Home Bank, Toronto	531 95	288 23
Cash in Bank of Hamilton, Hamilton .....	.....	240 36
Furniture, supplies, etc., (\$700.00).		
Total assets	\$1,446 70	\$572 59

IV. Liabilities.—\$200.00

V. Miscellaneous.

Four assessments were made during the year 1920, payable on the 1st January, April, July and October, and one special assessment.

The books were duly audited for 1920, quarterly.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1920 no changes were made in the Constitution.

Names and addresses of the auditors for 1920 were C. J. O'Brien, Toronto, and V. Best, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,047.23.

Cash received during 1920 from:

	Grand Body.	Subordinate Bodies.
Dues		\$815 55
Initiation fees		11 60
Per capita tax	\$23 80	26 95
Assessments	280 00	199 40
Supplies sold	4 80	
Interest	42 96	13 33
All other sources		120 10
Total	\$351 56	\$1.186 93

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Per capita tax for management.....		\$23 80
Supplies bought		4 80
Registration fee	\$3 00	
Rent, light, heat and taxes		148 55
Salaries	54 00	48 00
Printing, stationery and postage	5 00	14 93
Total expenses of management	\$62 00	\$240 08

(b) Miscellaneous Expenditure.

Assessment to Grand Branch		280 00
Funeral benefits	400 00	
Gratuities		32 70
Sick Benefits		272 00
Medical attendance		191 25
Other expenditure		88 40
Totals	\$462 00	\$1.104 43

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1920

Head Office, Toronto

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Robertson, President	Toronto
J. L. Rouse, Vice-President	Toronto
John E. Lamb, Secretary	Toronto
Albert Burton, Treasurer	Toronto

II. Sick Benefits.

The total membership of the Society at 31st December, 1920, 78

Sick benefits are undertaken by the Society. Nineteen members received sick benefits during 1920.

Total amount of benefits paid in 1920, in respect of sick members, \$281.21.

Number of weeks' sickness experienced, 81.

Total amount standing to credit of Sick Fund, \$78.89.

III. Assets.

Victory War Loan	\$250 00
Cash on hand	21 82
Cash in Bank of Commerce, 31st December, 1920	57 07
Total assets	<u>\$328 89</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Payments are made monthly.

The Society's books were audited for 1920 on January 12th, 1921.

Names and addresses of auditors for 1920 were as follows: A. Smyth and J. Mohan, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

No changes were made in the Constitution during 1920.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$167.22.

Cash received during 1920 from:

Application fees	\$ 9 00
Dues	125 40
Donation	100 00
Interest	15 95

Total receipts	<u>\$250 35</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Expenses of annual meeting	2 00
Postage	37
<hr/>	
Total expenses of management	\$5 37

(b) Miscellaneous Expenditure

Sick benefits	\$281 21
Expenditure other than foregoing	52 10
<hr/>	
Total expenditure	<u>\$338 68</u>

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1920

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. S. Kauffman, Noble Master	Hamilton
J. Freedman, Financial and Recording Secretary	Hamilton
S. Wright, Treasurer	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1920, was 128.

Number of members who died in 1920, none.

Number of members' wives died in 1920, 1.

Amount paid for funeral benefits during 1920, for members' wives, \$75.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1920, 27.

Amount of sick benefits paid during 1920, \$315.00.

Number of weeks' sickness, 53.

Amount paid for medical attendance, \$123.75.

III. Assets.

Cash value of real estate	\$2,000 00
Cash value of bonds	700 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank.....	1,598 24
Other assets	300 00
Total assets	<u>\$4,598 24</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during 1920.

No changes were made in the constitution and rules during the year 1920.

Books kept by the Society: Ledger, etc.

The books of the Society were audited, August 25th, 1920, and January 31st, 1921. Names of auditors: Kauffman, J. Kappholz, S. Lipschit and S. Pollock, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,434.60.

Cash received during 1920 from:

Application fees	\$18 00
Initiation fees	39 00
Dues	1,158 58
Assessments	69 50
Degrees and cards	38 00
Supplies sold	10 25
Interest and dividends	78 61
Donations	100 00
Picnic Receipts	84 03
Total receipts	<u>\$1,595 97</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Printing, etc.	21 29
Postage	44 30
Salaries	150 00
Rent, etc	57 50
Cemetery Expenses	118 38
All other expenses	96 31
Total	<u>\$490 78</u>

(b) Miscellaneous Expenditure.

Funeral benefits (burial)	75 00
Sick benefits	315 00
Medical attendance	123 75
Gratuities	50 00
All other expenditure	177 80
Canadian Jewish War Relief	100 00
Ukrainian Fund	100 00
Grant totals	<u>\$1,432 33</u>

L'UNION ST. JEAN BAPTISTE, OTTAWA.

Annual Statement for the Year Ending 31st December, 1920

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st Decemehr, 1920, were as follows:

J. Nelson Bigras, President	Ottawa
E. Rene Croteau, Recording Secretary	Ottawa
Joseph Saint-Germain, B.A., Treasurer	Ottawa

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 390.
 Number of members of the Society who died in 1920, 7.
 Total amount of funeral benefits paid in respect of deceased members was \$2,800.00.
 Number of members' wives deceased in 1920, 2.
 Amount of funeral benefits paid in respect of deceased wives, \$150.00.
 Total cash standing to credit of Funeral Fund at 31st December, 1920, \$5,445.12.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1920, 39.
 Amount of sick benefits paid in 1920, \$975.70.
 Number of weeks' sickness experienced in 1920 244.

III. Assets.

Cash on deposit in La banque Provinciale, Ottawa	\$5,808 50
Actual cash on hand at 31st December, 1920	410 30
Other assets	578 55
Total assets	<u>\$6,797 35</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly, and are payable on the first of month.
 The Society's accounts were audited monthly and annually.
 The names and addresses of the auditors for 1920 were as follows: A. Lepage, and M. Lorocque, Ottawa.
 Books of account kept by the Society are; Ledger and Cash Book.
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$6,198.61.

Cash received during 1920 from:

Interest and dividends	\$158 14
Per capita tax and levies	4,320 70
Degrees and cards	6 15
Other sources	100 90
Total receipts	<u>\$4,585 89</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law Costs	\$3 00
Registration fee	3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	216 40
Printing, stationery, etc.	172 94
Postage, etc.	9 16
Premiums for guarantee of lodge officers	5 00
Total expenses of management	<u>\$499 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits (members' wives)	150 00
Funeral benefits to members	2,800 00
Sick benefits	975 70
Other expenditure	140 50
Grand totals	<u><u>\$4,565 70</u></u>

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

Annual Statement for the Year Ending 31st December, 1920

Head Office, Toronto.

Organized, 1887; incorporated, 23rd June 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. W. Brown, Provincial Grand Master	Toronto
Jno. T. Tilley, Pro. Cor. Secretary	Toronto
G. W. Ball, Treasurer	Toronto

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1920, 1,310.

Nine members died during 1920, and \$900.00 benefits were paid.

Eight members' wives died during 1920, and in respect thereof benefits were paid amounting to \$400.00.

Total cash standing to the credit of Funeral Fund, Dec. 31st, 1920, \$5,052.94.

IV. Sick Benefits.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1920, 218.

Amount of benefits paid in 1920, in respect of sick members, \$4,012.65.

Number of weeks' sickness experienced in 1920, 967.

Amount paid for medical attendance during 1920, \$1,872.28.

V. Assets.

	District Body.	Subordinate Bodies.
Bonds	\$ 1,486 62	\$11,196 64
Mortgages	15,075 00	16,391 12
Cash on deposit to the Society's credit, not drawn against in the following chartered banks:		
Dominion Bank	5,052 94	.....
In various banks, in various places .....	.....	14,099 75
Total assets	\$ 21,614 56	\$41,687 51

VI. Liabilities.—None.

VII. Miscellaneous.

The Society's books were duly audited for 1920, on 26th July, 1920, and 26th January, 1921.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1920 were as follows: R. G. Broadhurst, R. Billson, W. C. Cook, Toronto.

Amount of Secretary's bond, \$1,000.00.

Amount of Treasurer's bond, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), Grand

Body, \$3 695.62; Subordinate, \$10,184.23.

Cash received during 1920 from:

	District Body.	Subordinate Bodies.	Juvenile Branch.
Juveniles	\$79 88		
Initiation fees		\$359 00	
Dues	2,620 30	12,346 51	\$200 70
Interest	1,166 65	2,043 58	
Dues, etc. (sister lodges)		3,496 77	
Hospital benefits		765 66	
All other	760 10	2,473 87	
Cash received from repayment of loans or invest- ments (not extended), Grand Body, \$1,600.00; Subordinate Bodies, \$9,549.46.			
Total receipts	\$4,626 93	\$21,485 39	\$200 70

IX. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Hospital board		\$789 95	
Per capita tax and levies		672 25	
Registration fee	\$10 00		
Expenses of annual or biennial meeting	31 00		
Juveniles	39 90		\$75 76
Supplies bought	412 25	182 02	
Travelling expenses	12 00		
Rent		711 75	
Officers' salaries	475 76	856 95	
Printing	214 58	61 13	
Postage, telegrams and express	54 19	299 27	
Premium for guarantee of lodge officers	10 00	35 35	
Insurance		19 02	
All other	530 69	1,245 46	
Total expenses of management	\$1,790 37	\$4,873 15	\$75 76

(b) Miscellaneous Expenditure

Funeral benefits	1,300 00	3 221 75	
Sick benefits		3,743 51	39 90
Gratuities		144 23	
Sister lodges		3,487 19	
Medical attendance		1,872 28	
All other expenditure	229 24	2 16	
Benefits to widows and orphans	50 00		
For investment (not extended), Grand Body, \$3,000.00; Subordinate Bodies, \$4,850.00.			
Total expenditure	\$3,369 61	\$17,344 27	\$115 66

THE CANADA FURNITURE MANUFACTURERS (LIMITED) EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Chas. Berlett, President	Woodstock.
D. Sutherland, Vice-President	Woodstock.
Robt. A. Scott, Secretary-Treasurer	Woodstock.

I. Funeral Benefits.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1920, was 193.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 27.

Amount of sick benefits paid during 1920, \$248.00.

Number of weeks' sickness experienced during 1920, 86 3-7.

Amount paid for medical attendance, \$467.79.

Amount of cash standing to credit of fund, \$339.10.

III. Assets.

Canadian Bank of Commerce	\$86 59
Canada Permanent Mortgage Corporation	251 87
All other	64
Total	\$339 10

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Number of assessments made during 1920, 12.

Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.

The books of the Society were audited 6th January, 1921. Names of auditors: H. L. Coles and R. A. Marsh, Woodstock.

VII. Cash Receipts.

Cash balance from 1919 (not extended). \$417.53.

Cash received during 1920 from:

Assessments	\$690 00
Interest	10 62

Total	\$700 62
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Postage	90
Salary of Secretary	35 00
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Total expenses of management	\$38 90

(b) Miscellaneous Expenditure

Sick benefits	248 00
Medical attendance	467 79
Gratuities	10 00
All other expenditure	15 00
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Total expenditure	\$779 69

CANADIAN ALLIS-CHALMERS, LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Ferguson, President	Toronto.
W. J. Hanley, Secretary	Toronto.
James E. Ford, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 718.
Four members died during 1920, and funeral benefits amounting to \$300.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 230.
Total amount of sick benefits paid during 1920, \$3,598.82.
Number of weeks' sickness experienced during 1920, 602.
Amount paid for medical attendance during 1920, \$1,077.00.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1920,
\$1,041.37

III. Assets.

Cash on hand	\$220 91
Cash in Canadian Bank of Commerce	6 34
Cash in Imperial Bank	814 12
Total	<u>\$1,041 37</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-monthly.
Twenty-six assessments were made during 1920, and were payable on the 1st and 15th of each month.
The books of the Society were duly audited June 30th and December 31st, 1920.
The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.
Names and addresses of auditors of accounts of 1920: H. Hassall, F. Boyes and J. Prain, Toronto.
Certain changes were made during 1920 in the Constitution and Rules in relation to benefits.
Amount of bond of Secretary, \$300.
Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,101.79.

Cash received during 1920 from:

Assessments	\$5,451 45
Interest	51 05
Repayment of investment (not extended). \$1,000.	

Total	<u>\$5,503 10</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$10 00
Officers' salaries, etc.	350 79
Supplies bought	7 50
Annual meeting	20 00
Guarantee bonds	13 00

Expenses of management	<u>\$401 20</u>
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(b) Miscellaneous Expenditure

Funeral benefits	300 00
Sick and accident benefits	3,598 82
Medical attendance	1,077 00
Hospital	186 50

Grand totals	<u>\$5,563 52</u>
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**GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. W. Patterson, President	Toronto.
E. Woodall, Vice-President	Toronto.
S. Wrathall, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1920, was 1,152.

Three members died during 1920, and \$150.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 320.

Total amount of sick benefits paid during 1920, \$3,200.00.

Number of weeks' sickness experienced during 1920, 640.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920, \$1,620.45.

III. Assets.

Victory Bond	\$1,000 00
Cash in Treasurer's hands	13 95
Cash in Merchants Bank	606 50
Total assets	<u>\$1,620 45</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Twelve such assessments were made during 1920.

The accounts of the Society were duly audited in January and July, 1920.

Names and addresses of auditors for 1920: J. Severs, W. Smith, and G. E. Woodall, Toronto.

No changes were made in the Constitution during 1920.

Amount of bond of Secretary-Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,572.19.

Cash received during 1920 from:

Dues	\$3,456 31
Interest	64 80

Total receipts \$3,521 11

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Charter fees	\$2 00
Postage, etc.	4 85
Registration fee	10 00
Travelling expenses	4 00
Officers' salaries	100 00
Premium for guarantee of lodge officer	2 00

\$122 85*(b) Miscellaneous Expenditure*

Funeral benefits	150 00
Sick benefits	3,200 00

Total expenditure \$3,472 85

HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

F. E. Baldassari, President	Hamilton
H. C. Stroud, Recording Secretary	Hamilton
William Stroud, Treasurer	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 60.
No member died during 1920 and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 9.
Total amount of sick benefits paid during 1920, \$105.00.
Number of weeks' sickness experienced during 1920, 21.
Amount paid for medical attendance during 1920, \$79.12.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920,
\$2,035.85.

III. Assets.

Cash value of mortgage	\$300 00
Cash in Molsons Bank, 31st December, 1920	2,035 85
Cash in Dominion Bank, 31st December, 1920	23 14
Total assets	<u>\$2,358 99</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1920.

The books of the Society were duly audited January 6th, 1921.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1920: W. James, Hamilton.

No changes were made during 1920, in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,086.34.

Cash received during 1920 from:

Application fees	\$105 00
Dues	327 25
Fines	3 00
Supplies sold	9 90
Interest	84 25
All other	197 75
Cash received from repayment of loan (not extended), \$600.00.	

Total	<u>\$727 15</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, light and heat	35 00
Printing, etc.	36 88
Salaries	60 00
Postage, etc.	5 00

Expenses of management	<u>\$139 88</u>
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(b) Miscellaneous Expenditure

Per capita tax	28 00
Sick Benefits	105 00
Medical attendance	79 12
All other	2 50

Total expenditure	<u>\$354 50</u>
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THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. Romanelli, President	Toronto.
S. Y. Meredith, Recording Secretary	Toronto
James Lydon, Treasurer	Toronto.
Dan Pierce,	} Finance Committee
T. Hutchinson.	
Chas. Horsewell,	
	Toronto.

I. Funeral Benefits.

Total membership of Society, 160.

Number of members who died during 1920, none.

Amount of funeral benefits paid during 1920, nil.

Amount standing to credit of fund, \$20,116.58.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1920, 14.

Total amount of sick benefits paid during the year, 1920, \$408.00.

Number of weeks' sickness experienced, 68.

Medical attendance, \$240.00.

Amount of cash standing to credit of Sick Benefit Fund, \$441.92.

III. Assets.

Bonds, debentures	\$19,500 00
Cash on hand, as per auditor's statement	333 59
Bank of Commerce, Toronto	463 10
Canada Permanent Mortgage Corporation	616 58
Totals	<u>\$20,913 27</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited in March, June, September and December, 1920.

Auditor for the year: A. L. Reid, Toronto.

No changes were made in the Constitution and By-laws during 1920.

Books of account kept by the Association are: Blotter and Ledger.

Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,101.17.

Cash received during 1920 from:

Application, initiation fees and dues	\$1,708 50
Supplies sold	6 25
Interest and dividends	919 48
Total receipts	\$2,634 23

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Per capita tax or levies	\$81 00
Registration	3 00
Supplies bought	126 30
Rent, light, heat and taxes	36 00
Salaries, officers' and auditors' fees	213 00
Postage, etc.	12 00
Premium for guarantee of lodge officer	5 00
All other	89 28
Total expenses of management	\$565 58

(b) Miscellaneous Expenditure.

Sick benefits	408 00
Medical attendance	240 00
Gratuities	108 55
Total expenditure	\$1,322 13

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

S. Samuels, President	Toronto.
I. Brutstein, Vice-President	Toronto.
S. Hyman, Treasurer	Toronto.
D. Pullan, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 225.

Two members died during 1920, and funeral benefits were paid amounting to \$345.00.

Amount of funeral benefits paid in respect of members' wives and children during 1920, \$60.00.

Total cash standing to credit of Sick and Funeral Fund, \$2,579.04.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 28.

Amount paid for sick benefits during 1920, \$486.00.

Number of weeks' sickness experienced during 1920, 81.

Amount paid for medical attendance during 1920, \$1,002.74.

III. Assets.

Cash value of real estate	\$5.100 00
Cash value of mortgages	1,700 00
Cash value of bonds	1,000 00
Cash in hands of Treasurer	300 62
Cash on deposit in Bank of Nova Scotia, Toronto	2,278 42
Total assets	<u>\$10.379 04</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are paid not more than once a year.

The Society's accounts were duly audited in November 20, 1920.

Books of record kept by the Society are: Cash Book, Ledger and Record Book.

The auditors of accounts of 1920 were: K. Jaffey and P. Rosenthal, Toronto.

No changes were made during 1920 in the organization, management, Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$3,003.69.

Cash received during 1920 from:

Application fees	\$40 00
Initiation fees	49 00
Dues, doctors' fees	2,673 45
Interest	229 69
Cemetery	876 00
Other sources	84 40
Total receipts	\$3,952 54

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, light and heat	50 00
Officers' salaries	230 00
Printing, stationery, etc.	134 70
Postage, 'phones, telegrams and express	60 40
Relief Fund	171 85
Hospital Fund	216 75
Charity	125 00
Cemetery Board	876 00
All other	565 75
Total expenses of management	\$2,433 45

(b) Miscellaneous Expenditure.

Funeral benefits	405 00
Sick benefits	486 00
Medical attendance	1,002 74
Gratuities	50 00
Total expenditure	\$4,377 19

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1912.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. G. Smith, President	Toronto
Chas. Ford, Vice-President	Toronto.
T. Hopmans, Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 116.
Number of members who died during 1920, one.
Amount paid for funeral benefits, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1920, 28.
Amount of benefits paid during 1920, \$350.00.
Number of weeks' sickness experienced in 1920, 70.
Total amount of credit of Sick Benefit Fund, \$716.30.

III. Assets.

Cash on hand	\$71 10
Cash in Dominion Bank	645 20
Total	<u>\$716 30</u>

IV. Liabilities.—None.

V. Miscellaneous.

Number of assessments made during 1920, 39.
The books of the Society were duly audited January 3rd, 1921.
Names and addresses of auditors of accounts of 1920: Wm. Steep and W. R. West, Toronto.
Amount of bond of Secretary-Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$725.70.	
Cash received during 1920 from:	
Dues	\$470 80
Initiation fees	6 00
Interest	65 85
Total receipts	<u>\$542 65</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Expenses of annual meeting	19 50
Travelling expenses	2 00
Officers' salaries	50 00
Premiums for guarantee of officers	5 00
Rent, light, etc.	3 00
Supplies bought	1 90
 Total expenses of management	 \$84 40

(b) Miscellaneous Expenditure.

Funeral Benefits	100 00
Sick Benefits	350 00
Other expenditure	17 65
 Total	 \$552 05

**LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA.
SANTISSIMA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

P. Manganelli, President	Toronto.
G. Frasca, Vice-President	Toronto
L. Frasca, Treasurer	Toronto.
F. Errico, Secretary	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The membership at 31st December, 1920, 14.

Number of members who died during 1920, none.

Total amounts paid for funeral benefits, nil.

II. Sick Benefits.—None.

III. Assets.

Cash in deposit in Bank of Montreal, Toronto	\$471 72
Total assets	<u>\$471 72</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were audited during 1920.

Name of auditor: F. Errico.

No changes were made during 1920 in the organization or management or in the constitution or rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1920 (not extended), \$433.29.

Cash received during 1920 from:

Dues	\$27 95
Interest	13 48
Total receipts	<u>\$41 43</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Total management expenses	<u>\$3 00</u>

(b) Miscellaneous Expenditure, None.

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 9 Ellerbeck Ave., Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Millie Lee, Grand President	Hamilton.
Margaret Farrants, Grand Vice-President	Hamilton.
Emma Clark, Grand Past President	Toronto.
Frank H. R. Renell, Grand Treasurer	Toronto.
Leonard Cross, Grand Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,451.

Number of members of the Society who died during 1920, 16.

Amount of funeral benefits paid during 1920, \$770.00.

Total cash standing to credit of Funeral Fund, 31st December, 1920, \$13,999.65.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges .

Number of members who received sick benefits in 1920: Subordinate Bodies, 340. Juvenile Branch, 26.

Total amount of benefits paid during 1920: Subordinate Bodies, \$1,809.90. Juvenile Branch, \$72.50. Total, \$1,882.42.

Number of weeks' sickness experienced in 1920: By Subordinate Bodies, 694; Juvenile Branch, 29.

Amount paid for medical attendance during 1920: Subordinate Bodies, \$3,387.00; Juvenile Branch, \$280.60.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1920: Subordinate, \$18,780.80; Juvenile, \$1,672.11.

IV. Assets.

Cash value of bonds	\$5,000 00
Cash value of mortgages	3,350 00
Actual cash on hand	1,716 98
Cash on deposit, not drawn against, in various Banks	8,239 79
All other assets	510 69
Subordinates, \$24,993.60; Juvenile, \$1,717.88.	

Total assets	<u>\$18,817 46</u>
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V. Liabilities.—None.

VI. Miscellaneous.

Payments for the purpose of Funeral Benefits were made quarterly during 1920.

Four such payments were made during 1920, payable March, June, September, and December.

The Society's books were audited 26th February, 1920.

The following books of record are kept. Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1920 were as follows: Fanny Lloyd, Toronto; Ida Poulter, Toronto, and E. W. Trump, St. Thomas.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$8,359.32.

Cash received during 1920 from:

	Grand Body	Subordinate Bodies.	Juvenile Branches.
Dues		\$11,450 93	\$679 31
Application fees	\$209 70	170 00	
Initiation fees		409 50	33 20
Assessments	1,143 59		
Per capita tax	1,095 58		
Supplies sold	819 16		
Interest and dividends	659 10	592 60	61 90
Premium for guarantee of lodge officers	177 78		
Received from investments (not extended), \$50.00.....	\$4,104 91	\$12 623 03	\$774 41

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Per capita tax		\$1,095 58	
Commission	\$97 51		
Registration fee	15 00	203 00	\$6 70
Supplies bought	783 03	781 47	36 79
Travelling expenses	22 30		
Rent, etc.		1,822 90	101 00
Salaries, auditors' and officers' fees	559 00	1,089 20	93 90
Postage, telegrams and express	123 92	327 69	68 70
Printing, stationery and advertising	40 85	63 00	
Premium for guarantee of lodge officers	3 00	149 31	28 47
Expenses of annual meeting.....	142 85		
Total expenses of management	\$1,787 46	\$5,532 15	\$335 56

(b) Miscellaneous Expenditure

Funeral benefits	770 00	1,098 45	45 04
Sick benefits		1,809 90	72 50
Medical attendance		3,387 00	280 60
Totals	\$2,557 46	\$11,827 50	\$733 70

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario, 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Geo. Burch, PresidentSt. Catharines.
 John Herod, Vice-PresidentThorold.
 H. J. Johnston, Secretary-TreasurerSt. Catharines.

II. Movement in Insurance Certificates.*(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	203	\$ c. 20,300 00
Add contracts taken during 1920, new or renewed.....	22	2,200 00
Gross number and amount of contracts on foot at any time during 1920	225	22,500 00
	Number	Amount
Deductions :		
Contracts matured in 1920.....	2	\$ c. 200 00
Contracts lapsed in 1920.....	1	100 00
Total deductions extended.....	3	300 00
Net contracts on foot 31st December, 1919.....	222	22,200 00

V. Assets.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$185 37

VI. Liabilities.—None.**VII. Miscellaneous.**

Assessments for purpose of life insurance certificates are made when found necessary.

One assessment was made during 1920.

The accounts of the Society were audited February 9th, 1921.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1920: J. Colin Blain, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$36.91.

Cash received during 1920 from:

Assessments	\$415 00
Interest and dividends	8 46
Total receipts	<u>\$423 46</u>

IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Commission expenses	\$14 00
Registration fee	3 00
Printing, stationery and advertising	5 00
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	3 00
Total expenses of management	<u>\$75 00</u>

(b) Miscellaneous Expenditure.

Life insurance claims	200 00
Total expenditure	<u><u>\$275 00</u></u>

TRANSPORTATION CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Incorporated 12th July, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. M. Adams, President	Toronto
M. Macdonald, Treasurer	Toronto
W. A. Gray, Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 141.

Number of members who died during 1920, one.

Amount of funeral benefits paid during 1920, nil.

Cash to credit of fund at 31st December, 1920, \$530.85.

II. Sick Benefits.—None.

III. Assets.

Cash in Merchants Bank, Toronto	\$539 95
Total assets	<u>\$539 95</u>

IV. Liabilities.—\$100.00

V. Miscellaneous.

One assessment was made during 1920.

The accounts of the Society were duly audited December 7th, 1920.

Names and addresses of the auditors for the year 1920, F. R. Caldwell and W. J. Hotrum, Toronto.

Books kept by Society; Ledger, Cash Book, and Day Book.

No changes were made in the Constitution and By-laws of the Society.

Bond of Treasurer, \$1,000.00.

VI. Cash Receipts.

Cash balance (not extended), \$451.39.

Cash received during 1920 from:

Application fees	\$64 00
Dues	866 00
Interest	18 54
All other sources	94 00
Total receipts	<u>\$1,042 54</u>

VII. Cash Expenditure.*(a) Expenses of Management.*

Registration fee	\$3 00
Expenses of annual meeting and outing	814 08
Travelling expenses	54 00
Printing, stationery and advertising	52 30
Postage, telephones, telegrams and express	25 60
Guarantee premiums	5 00
Total expenses of management	<u>\$953 98</u>

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Toronto, Ont.

.. Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Wacłowski, President	Toronto
A. Podsiadło, Vice-President	Toronto
C. Sanocki, Rec. Secretary	Toronto
J. Panikowski, Fin. Secretary	Toronto
S. Napłoszyc, Treasurer	Toronto

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a total membership of 73.

Number of members who received sick benefits, 17.

Total amount paid for sick benefits in 1920, \$230.00.

Number of weeks' sickness experienced in 1920, 46.

Amount paid for medical attendance for 1920, \$47.50.

Balance to credit of fund, 31st December, 1920, \$864.86.

III. Assets.

Cash value of Bonds	\$115 00
Cash standing to credit in Home Bank, 31st December, 1920	749 86
Total assets	<u>\$864 86</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Twelve assessments were made during 1920, and are payable third Saturday in each month.

Books were audited quarterly during 1920.

Names and addresses of auditors for the year 1920, M. Yaworski, K. Fajar and R. Srpnygiel-ski, Toronto.

No changes were made in the Constitution during 1920.

VII. Cash Receipts.

Cash balance from 1919, \$841.12.

Cash received during 1920 from:

Interest	\$10 79
Initiation fees	24 50
Supplies sold	60 19
Donations	28 40
Dues	352 75
Degrees and cards	4 90
All other sources.....	194 38
Totals	<u>\$675 91</u>

IX. Cash Expenditures.

(a) Expenses of Management

Cash paid during 1920 for:

Commission and organization expenses :.....	\$16 13
Registration fee	3 00
Supplies bought	110 00
Expenses of annual meeting	6 00
Rent, etc.	57 50
Salary of Recording Secretary	12 00
Printing	23 00
Postage	7 04
Expenses of management	<u>\$234 67</u>

(b) Miscellaneous Expenditure

Sick benefits	230 00
Medical attendance	47 50
Gratuities	15 00
Polish Red Cross Society	125 00
Total expenditure	<u>\$652 17</u>

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Vasilauskas, President	Toronto
F. Regina, Vice-President	Toronto.
A. Morkis, Recording Secretary	Toronto.
M. Rudywiczius, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 25.

One member died during 1920. Amount of funeral benefits paid during 1920, \$100.00.

Cash standing to credit of Funeral Fund at 31st December, 1920, \$860.15.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Seven members received sick benefits during 1920.

Number of weeks' sickness experienced during 1920, 14.

Sick benefits amounting to \$96.00 were paid.

III. Assets.

Cash on hand	\$53 37
Cash in Royal Bank of Canada	806 78
Total assets	<u>\$860 15</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, payable each month.

The Society's accounts were audited 1st January, 1921.

The books of record kept are a Ledger, Minute and Cash Book.

Names and addresses of the auditors for 1920: J. Klinaviczius and J. Burinskas, Toronto.

Bond of Treasurer, \$100.00.

VII. Cash Receipts

Cash balance from 1919 (not extended), \$858.89.

Cash received during 1920 from:

Initiation fees	\$15 00
Dues	142 50
Assessments	\$29 30
Fines	75
Supplies sold	9 25
Donation	9 80
Interest	25 03
All other	57 42

Total receipts	<u>\$289 05</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, light, heat and taxes	22 50
Travelling expenses	9 05
Salaries	16 75
Interest	3 00
Postage, etc.	3 44
Printing, etc.	34 05

Total expenses of management	<u>\$91 79</u>
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(b) Miscellaneous Expenditure

Funeral Benefits	100 00
Sick benefits	96 00

Total expenditure	<u>\$287 79</u>
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THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Toronto, Ont.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. F. Holohan, President	Toronto
Mrs. C. Harrington, Secretary	Toronto
J. C. Kidd, Assistant Secretary	Toronto

III. Funeral Benefits.

Funeral benefits are undertaken by Subordinate and auxiliary branches of the Society; total membership, 66.

Number of members of the Society who died during 1920, none.

Amount of funeral benefits paid during 1920, nil.

Cash to credit of Funeral Fund, \$400.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand, Subordinate and auxiliary branches of the Society.

Number of members who received sick benefits during 1920: Subordinate, Auxiliary, 12.

Total amount of benefits paid during 1920: Subordinate, \$175.00.

Number of weeks' sickness experienced in 1920: Subordinate, 35.

Amount paid for medical attendance in 1920: Subordinate, \$95.21.

V. Assets.

Cash in Home Bank, Toronto	\$612 12
Total	\$612 12

VI. Liabilities.—No information.

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1920, one case.

Twelve assessments were made during the year.

The Society's accounts were duly audited September and December, 1920.

Names and post office addresses of the auditors for 1920: J. C. Kidd and J. J. Harrington, Toronto.

Number of members in Ontario at 31st December, 1920, 66.

Number of members in Ontario who died during 1920, none.

Amount of death benefits paid to Ontario members during 1920, nil.

Certain changes were made in the constitution during 1920.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$564.49.

Cash received during 1920 from:	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Dues		\$413 04	
Assessments	\$270 40		
Interest and dividends	14 00	3 82	
All other	100 00		
Total receipts	\$384 40	\$416 86	

IX. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$3 00		
Rent, light, heat and taxes	162 82		
Officers' salaries	27 00		
Printing	15 30		
Postage, etc.	1 60	\$1 70	
Total expenses of management	\$209 72	\$1 70	

(b) Miscellaneous Expenditure.

Per capita tax		270 40	
Sick benefits	175 00		
Medical attendance	95 21		
All other		1 60	
Total expenditure	\$479 93	\$273 70	

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF THE
SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Fred. C Ward, President	Toronto.
A. L. Pascoe, Vice- President	Solina.
J. J. Walton, Secretary	Aurora.

I. Funeral Benefits.

Number of members who died during 1920, none.
Total amount of funeral benefits paid, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 9.
Number of members of the Society who received sick benefits during 1920, 1.
Total amount of benefits paid in 1920, \$6.00.
Number of weeks' sickness experienced in 1920, 2.
Total amount of cash standing to credit of Sick Fund at 31st December, 1920, \$1,292.49.

III. Assets.

Cash value of bonds, debentures, etc.	\$1,190 00
Cash in Bank of Montreal, Aurora	102 49
Total assets	<u>\$1,292 49</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly. Twelve such assessments were made in 1920.
The Society's accounts were duly audited in 1920.
The books of record kept are a Ledger, Minute and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$199.91.	
Cash received during 1920, from:	
Assessments	\$70 33
Interest and dividends	44 75
Total receipts	<u>\$115 08</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee	\$3 00
Sick benefits	6 00
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For investments (not extended), \$203.50.	
Total expenditure	\$9 00
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SOCIETÀ FIGLI DI MUTUO SOCCORSO ST. ANTONIO DI OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

L. Scarcella, President	Ottawa.
Vincenzo Macri, Secretary	Ottawa.
G. Calderone, Treasurer	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 138.
One member died in 1920, and \$120.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1920, 20.
Total amount of sick benefits paid during 1920, \$371.17.
Number of weeks' sickness experienced in 1920, 74.

III. Assets.

Actual cash in Bank of Nova Scotia, Ottawa	\$4,035 26
Total assets	<u>\$4,035 26</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were duly audited in April, August, September, 1920.
Names and addresses of auditors for 1920: L. Scarcella and N. Storto, Ottawa.
A Day Book, Ledger and Cash Book are kept by the Society.
No changes were made during 1920, in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,887.54.

Cash received during 1920 from:

Dues	\$348 50
Supplies sold	62 52
Interest and dividends	74 30
All other sources	362 57
Cash received from investments, (not extended,) \$500.00.	

Total receipts	<u>\$1,347 89</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, etc.	20 00
Salaries	35 00
Supplies bought	65 00
Printing, stationery, etc.	17 00
All other	42 00
Total expenses of management	<u>\$182 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Sick benefits	371 17
Funeral expenses	27 00
	<u>\$700 00</u>

HEBREW FRIENDLY SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Max Stern, President	Toronto
S. Pulvers, Secretary	Toronto
N. Hoffmann, Treasurer	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 80.

One member died during 1920, and \$25.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 10.

Amount paid for sick benefits, \$299.00.

Number of weeks' sickness experienced, 33.

Amount paid for medical attendance, \$212.22.

Amount of cash to the credit of Sick Benefit Fund, \$899.45.

III. Assets.

Value of real estate	\$800 00
Cash deposited in Dominion Bank	899 45
Total assets	<u>\$1,699 45</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.

The Society's accounts were audited quarterly during 1920.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and post office addresses of the auditors of accounts for 1920: H. Stern and F. Zimmerman, Toronto.

No changes were made in regard to sick benefits during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$878.32.

Cash received during 1920 from:

Application fees	\$3 00
Initiation fees	6 00
Dues	510 06
Per capita tax	113 30
Medical fees	223 58
Interest and Dividends	\$10 80
Total receipts	\$871 74

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Law costs	7 00
Rent	75 00
Printing, stationery, etc.	75 85
Expenses of special meeting	3 50
Managing officers' salaries, etc.	122 00
Postage	28 04
Total management expenses	\$314 39

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	299 00
Medical attendance	212 22
Total expenditure	\$850 61

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

F. Zywicki, President	Renfrew.
J. Rensik, Vice-President	Renfrew.
F. Cybulski, Recording Secretary	Renfrew.
A. Stubinsky Financial Secretary	Renfrew.
J. Klamen, Treasurer	Renfrew.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 43.
Two members died during 1920, and \$100.00 funeral benefits were paid.
Cash standing to credit of Funeral Benefit Fund, \$974.71.

II. Sick Benefits.

Sick benefits are undertaken by the Society. No members received sick benefits during 1920.
Number of weeks' sickness experienced during 1920, none.
No sick benefits were paid.

III. Assets.

Cash in Merchants Bank, Renfrew	\$974 71
Total assets	<u>\$974 71</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
The Society's accounts were audited January 22nd, 1921.
The books of record are Cash Book, Ledger, Minute and Endowment Register.
Names and addresses of the auditors for 1920: A. M. Zgwicki and P. Klamen, Renfrew.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$938.50.

Cash received during 1920 from:

Assessments (special)	16 70
Dues	122 75
Arrears	21 45
Interest and dividends	28 66
Badges, etc.	2 00
 Total receipts	 <u>\$191 56</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent	20 00
Salaries	11 20
Postage, etc.	1 00
All other	15 15
 Total expenses of management	 <u>\$50 35</u>

(b) Miscellaneous Expenditure

Funeral benefits	100 00
All other expenditure	5 00
 Grand total	 <u>\$155 35</u>

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Layefsky, President	Toronto.
S. Wolsey, Vice-Chairman	Toronto.
H. Rosenberg, Secretary	Toronto.
H. Pozen, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1920, was 221.

Number of members who died during 1920, 2.

Amount of funeral benefits paid, \$135.00.

Cash standing to credit of Funeral Fund, \$955.20.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Fifty-two members received sick benefits during 1921, amounting to \$1,348.00.

Number of weeks' sickness experienced during 1920, 184.

Amount paid for medical attendance, \$614.20.

Amount of cash standing to credit of the fund, \$2,092 68.

III. Assets.

Cash value of real estate, less incumbrances	\$6,600 00
Cash on hand	87 90
Cash in Dominion Bank	1,252 99
Cash in Royal Bank	556 35
Cash in Union Bank	1,957 77
All other assets	411 95
Total	\$10,866 96

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during the year 1920.

The accounts were duly audited quarterly during 1920.

Names and addresses of the auditors for the year 1920: P. Goodman, O. Rosenblatt, L. Kamarnier, and N. Kamarnier.

Books of record and account kept are: Two journals, Ledger, Cash Book and Minute Book.

Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$3,672.63.

Cash received during 1920 from:

Application fees	\$7 50
Assessments	3,105 40
Initiation fees	3 20
Per capita tax and levies	203 45
Fines	1 75
Interest	94 76
Supplies sold	17 85
Donations	114 60
All other sources (affairs)	813 08
Total receipts	<u>\$4,361 59</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Managing officers' salaries	243 95
Clerk hire	241 26
Supplies bought	23 50
Rent, light, heat and taxes	98 00
Upkeep of cemetery	188 00
Total expenses of management	<u>\$797 71</u>

(b) Miscellaneous Expenditure.

Funeral benefits	135 00
Sick Benefits	1,354 00
Hospital Benefit	268 50
Medical attendance	614 20
Gratuities to distressed members	791 36
All other	228 44
Total expenditure	<u>\$4,189 21</u>

YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The executive Officers of the Society at the 31st December, 1920, were as follows:

I. Gold, President	Toronto.
M. Hirshern, Vice-President	Toronto.
S. Zaid, Treasurer	Toronto.
Harry Zweig, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 37

No members died during 1920.

Amount of funeral benefits during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 3.

Amount paid for sick benefits during 1920, \$56.00.

Number of weeks' sickness experienced during 1920, 7.

Amount paid for medical attendance during 1920, \$74.00.

III. Assets.

Value of real estate	\$450 00
Cash value of bonds	500 00
Cash deposited in Bank of Montreal	832 06
Total assets	<u>\$1,782 06</u>

IV. Liabilities.—No information.

V. Miscellaneous.

Assessments are made yearly.

The Society's accounts were audited 30th December, 1920.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1920: M. Ross and J. Tobais, Toronto.

No changes were made during 1920 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$696.41.

Cash received during 1920 from:

Dues	\$399 85
Interest and dividends	13 75
Supplies sold	35
Total receipts	<u>\$413 95</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, etc.	60 50
Salaries, auditors' and officers' fees	38 00
Postage, telegrams and express	10 15
Printing, stationery and advertising	26 65
Total expenses of management	<u>\$138 30</u>

(b) Miscellaneous Expenditure.

Sick benefits	56 00
Medical attendance	74 00
Gratuities	10 00
Total expenditure	<u>\$278 30</u>

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of mortgages	\$154,875 35
Cash value of bonds and debentures	290,010 26
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario	4,639 52
Interest due and accrued	15,455 90
All other assets	935 83
Total assets	\$465,916 86

VI. Liabilities.

Amount of claims admitted	\$3,080 00
Amount of other liabilities	2,251 93
Total liabilities	\$5,331 93

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1920.

The books of the Society were audited at the end of each month during 1920.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the auditors for 1920 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1920.

No changes were made during 1920 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary \$5,000.00.

Number of members in Ontario at 31st December, 3,453.

Amount of insurance in force in Ontario at 31st December, \$1,406,010.00.

Number of members in Ontario who died during 1920, 26.

Amount of death benefits paid to Ontario members during 1920, \$14,880.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$570.40.

Cash received during 1920 from:

Dues	\$34,740 00
Interest and dividends	26,461 43
All other	1,528 70
Cash received from investments (not extended), \$176,934.35.	

Total cash receipts	\$62,730 13
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Commission and organization expenses	\$1,393 00
Registration fee	25 00
Interest	97 53
Travelling expenses	80 35
Rent, light, heat and taxes	906 87
Managing officers' salaries, officers' fees	3,433 88
Law costs	32 00
Clerk hire	130 00
Printing, stationery and advertising	584 53
Postage, telegrams and express	243 44
Guarantee premiums	25 00
Compensation account to London & Western Trusts Co.	1,176 37
Other expenses	818 79

Total expenses of management \$8,946 76

(b) Miscellaneous Expenditure.

Life insurance claims	14,180 00
Gratuities to distressed members	335 00
All other	348 00

Cash paid for investments (not extended), \$211,785.60.

Total expenditure \$23,809 76

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920:

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
16-24.....	155	19,800 00	1,540 00		
25-29.....	413	106,700 00	4,090 00	1	200 00
30-34.....	503	183,600 00	5,030 00		
35-39.....	483	209,715 00	4,800 00		
40-44.....	492	233,065 00	4,880 00	3	1,435 00
45-49.....	453	218,525 00	4,500 00	3	1,995 00
50-54.....	364	178,055 00	3,610 00	3	1,415 00
55-59.....	288	130,300 00	2,880 00	3	1,365 00
60-64.....	169	67,935 00	1,690 00	3	1,470 00
65-69.....	93	41,835 00	830 00	1	700 00
70-74.....	60	28,595 00	600 00	7	4,900 00
75-79.....	6	2,765 00	60 00	2	1,400 00
80-84.....					
85 and over.....					
Totals.....	3,479	1,420,890 00	34,610 00	26	14,880 00

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

James Fleming, Provincial Chief Ruler	Toronto.
Wm. Argyle, Provincial Deputy Ruler	Toronto.
Wm. Roe, Provincial Past Chief Ruler	Toronto.
Thos. Shepherd, Provincial Past Chief Ruler	Toronto.
J. M. Tosh, Provincial Treasurer	Mt. Dennis
John E. T. Paterson, Provincial Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 16; Subordinate Bodies, 308; Juveniles, 417.

Number of members who died during 1920, 4.

Amount of funeral benefits paid during 1920, \$207.50.

Cash to credit of fund at 31st December, 1920: Supreme Body, \$3,479.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1920: Subordinate Bodies, 52.

Amount of benefits paid in 1920, \$905.32.

Number of weeks' sickness experienced in 1920, 229 1-6.

Amount paid for medical attendance: Subordinate Bodies, \$430.33; Juvenile, \$273.37.

Cash standing to credit of Sick Benefit Fund at 31st December, 1920: Supreme Body, \$8,809.20; Subordinate, \$300.72.

III. Assets.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches
Cash value of mortgages	\$7,290 00	.....	.....
Cash Value of bonds	3,000 00	.....	.....
Cash on hand	538 49	55 13	14 74
Cash on deposit in Bank of Montreal, Toronto.....	1,869 12	236 86	30 89
Cash on deposit in Bank of Hamilton, Hamilton .....	.....	135 09	64 35
Total assets	\$12,697 61	\$427 08	\$109 98

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited for 1920, on 7th February, 1921.

Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.

Names and addresses of auditors for 1920 were as follows: Wm. Thomson and A. Carmichael, Toronto.

Certain changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1919 (not extended), \$11,773.14.			
Cash received during 1920 from:			
Initiation fees		\$10 00	\$7 00
Dues	2,003 08	300 00	
Assessments	190 09	430 33	273 37
Per capita tax and levies	70 00	111 69	203 62
Supplies sold	165 00		
Interest and dividends	636 76		
All other sources	719 27		
Totals	\$3,784 20	\$852 02	\$483 99

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:			
Per capita tax and levies	\$3 21	\$171 09	\$89 00
Registration fee	10 00		
Law costs	1 00		
Supplies bought	136 78	98 00	67 00
Travelling expenses	19 10		
Expenses of meeting	13 39		
Rent, light, heat and taxes	12 00	200 00	114 00
Officers' salaries	127 50	45 00	
Printing, stationery and advertising	75 90	61 66	10 00
Postage, etc.	35 20		
All other expenses	202 43		
Total expenses of management	\$636 51	\$575 75	\$280 00

(b) Miscellaneous Expenditure.

Funeral benefits	207 50		
Sick benefits	905 32		
Medical attendance		430 33	273 37
All other expenditure	349 90		
For investments (not extended), \$690.00.			
Total expenditure	\$2,099 23	\$1,006 08	\$553 37

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Murayka, President	Brantford
D. Jakowitz, Secretary	Brantford.
S. Kawalyk, Treasurer	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 31.

No member of the Society died during 1920.

Amount paid for funeral benefits during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 4.

Amount paid for sick benefits, \$50.00.

Number of weeks' sickness experienced during 1920, 10.

Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1920, \$775.73.

III. Assets.

Cash in Bank of Hamilton, Brantford	\$775 73
Total	<u>\$775 73</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Number of assessments made during 1920, 12.

The Society's accounts were audited December 2nd, 1920.

Names and addresses of the auditors of accounts for 1920: D. Depink, John Hapiyezuk.

Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$649.65.

Cash received during 1920 from:

Dues	\$189 50
Interest	20 63
Total receipts	<u>\$210 13</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Law costs	\$2 50
Registration fee	3 00
Rent, etc.	12 00
Postage, etc.	15 00
Printing	1 05
All other	50

Total expenses of management	<u>\$34 05</u>
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(b) Miscellaneous Expenditure.

Sick benefits	50 00
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Grand totals	<u><u>\$84 05</u></u>
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HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. T. James, Chairman	Hamilton
A. B. TenEyck, Treasurer	Hamilton.
B. McSweeney, Secretary	Hamilton
R. Aitchison, Committeeman	Hamilton.
K. Cassell, Committeeman	Hamilton.
J. Hotrum, Committeeman	Hamilton.
D. L. McCarthy, Committeeman	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society the total membership of which is 125.

Total amount of funeral benefits paid during 1920, \$500.00.

Number of members who died during 1920, 2.

Amount of Disability benefits paid during 1920, \$155.28.

V. Assets.

Cash value of mortgages	\$12,000 00
Cash value of bonds, debentures, etc.....	81,816 88
Cash on deposit to Society's credit in Bank of Hamilton	1,841 91
Interest due and accrued	1,501 03
All other assets	250 00
Total	<u>\$97,409 82</u>

VI. Liabilities.—None.

VII. Miscellaneous.

No action was instituted against the Society during 1920.

Twenty-four assessments were made during 1920.

The accounts for the year 1920 were duly audited, March 15th, 1921.

Name and address of auditor: E. A. Dempster, Hamilton.

No changes were made in the Constitution and Rules during the year.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,951.43.

Cash received during 1920 from:

Assessments	\$14,026 35
Interest	4,689 45
Donations	255 00
From investments (not extended), \$5,000.00.	
Total receipts	<u>\$18,970 80</u>

IX. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Clerk hire	65 64
Safety box	10 00
Accrued interest	250 99
Printing	24 98
Purchase of safe	250 00
Refund to members	13 21
All other	2 50
Total expenses of management	<u>\$620 32</u>

(b) Miscellaneous Expenditure.

Funeral benefits to widows and orphans	500 00
Total disability benefits	155 28
Pensions	940 32
For investments (not extended), \$21,864.40.	
	<u>\$2 215 92</u>

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. R. Glocking, Grand Master	Toronto.
H. J. Bentley, Grand Chancellor	Toronto.
Herbert Morom, Grand Almoner	Toronto.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1920, \$72,750.00.

II. Movement in Insurance Certificates.*(b) Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	185	\$ c. 78,000 00
Add contracts taken during 1920, new or renewed.....	3	1,500 00
Gross number and amount of contracts on foot at any time during 1920	188	79,500 00
	Number	Amount
Deductions:		
Contracts matured.....	2	\$ c. 750 00
Contracts lapsed in 1920.....	13	6,000 00
Total deductions extended.....	15	6,750 00
Net contracts on foot 31st December, 1920.....	173	72,750 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1920, was 289.

Number of members who died during 1920, 5.

Total amount of funeral benefits paid during 1920, \$500.00.

Total cash standing to credit of funeral fund, \$1,516.23.

IV. Sick Benefits.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1920, 46.

Amount of sick benefits paid in 1920, \$780.50.

Number of weeks' sickness experienced in 1920, 189.

Amount paid for medical attendance during 1920, \$399.61.

Total standing to credit of Sick Benefit Fund, \$1,184.48.

V. Assets.

	Grand Body,	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc.....	\$8,962 42	.....	.....
Cash on deposit to Society's credit, not drawn against, in Dominion Bank	2,654 94	454 35	572 32
Bank of Toronto, Toronto .....	.....	536 27	203 38
Bank of Montreal, Toronto .....	.....	36 04	.....
Standard Bank, Brantford .....	.....	182 89	.....
Interest due and accrued	49 25	.....	.....
Total assets of Life Insurance Fund (not extended), \$9,910.35.			
Total assets of Sick and Funeral Fund (not extended), \$1,516.23.			
Total assets of General and other funds (not extended), \$190.78.			
All other assets	1,600 00	1,617 75	.....
Total assets	\$13,266 61	\$2,827 30	\$775 70

VI. Liabilities.—None.**VII. Miscellaneous.**

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1920, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1920.

The accounts of the Society were audited January 24th, 1921.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1920 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1920.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1920, 330.

Number of certificate holders in Ontario at 31st December, 1920, 173.

Amount of insurance in force in Ontario at 31st December, 1920, \$72,750.00.

Number of members in Ontario who died during 1920, 5.

Amount of death benefits paid to Ontario members during 1920, \$750.00.

VIII. Cash Receipts.

Cash balance from 1919, (not extended), \$10,697.38.

Cash received during 1920 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees	\$20 00	\$20 00	.....
Initiation fees .....	.....	89 00	.....
Dues .....	.....	2,255 84	\$175 38
Assessments	1,338 28	.....	.....
Per capita tax	401 60	.....	.....
Funeral Fund	522 25	.....	.....
Rent .....	.....	218 65	.....
Supplies sold	29 40	.....	.....
Extension Fund	199 55	.....	.....
Interest and dividends	521 95	13 53	18 34
All other sources	109 50	.....	17 70
Total receipts	\$3,142 53	\$2,597 02	\$211 42

IX. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Per capit tax or levies .....	.....	\$610 81	\$19 80
Commission	\$43 50	.....	.....
Investigation of claims	25 00	.....	.....
Registration fee	3 00	.....	.....
Travelling expenses	35 00	.....	.....
Rent	22 00	234 00	42 75
Supplies bought	73 06	138 57	3 50
Expenses of annual or biennial meeting	35 00	.....	.....
Salaries, officers' and auditors' fees	185 00	176 00	.....
Storage	21 00	.....	.....
Picnic and socials	10 00	95 87	2 81
Medical examiners' salary	4 00	.....	.....
Fire insurance	3 50	6 62	2 17
Printing, stationery, advertising, etc.	348 39	35 75	.....
Postage, telegrams, etc.	38 25	79 73	1 00
Premiums for guarantee of lodge officers ..	13 35	4 75	.....
All other	3 00	32 50	6 20
Total expenses of management	\$863 05	\$1,414 60	\$78 23

(b) Miscellaneous Expenditure.

Life insurance claims	750 00	.....	.....
Funeral benefits	500 00	.....	.....
Sick benefits .....	.....	735 50	45 00
Medical attendance .....	.....	355 37	44 24
Gratuities to distressed members .....	.....	107 48	5 00
All other expenditure	109 50	.....	.....
Invested (not extended).	.....	.....	.....
Total expenditure	\$2,222 55	\$2,612 95	\$172 47

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920:

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
16-24.....	8	4,000 00	3 78		
25-29.....	5	2,250 00	2 04		
30-34.....	24	9,250 00	9 92		
35-39.....	40	16,750 00	20 41	1	500 00
40-44.....	34	14,250 00	19 14		
45-49.....	24	8,750 00	14 44		
50-54.....	16	7,000 00	12 62		
55-59.....	12	5,750 00	13 41	1	250 00
60-64.....	5	2,250 00	5 27		
65-69.....	2	1,000 00	2 11		
70-74.....	2	1,000 00	2 38		
75-79.....	1	500 00	2 35		
80-84.....					
85 and over.....					
Totals.....	173	72,750 00	107 87	2	750 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. Ingrassia, President	Hamilton.
A. Scognetti, Vice-President	Hamilton.
A. del Piero, Secretary	Hamilton.
F. de Ciccio, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 43.
 Number of members who died during 1920, 2.
 Amount of funeral benefits paid during 1920, \$336.00.
 Funeral benefits paid, in 1920, in respect of deceased wives, \$52.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1920, 14.
 Amount of benefits paid during 1920, \$318.00.
 Number of weeks' sickness experienced in 1920, 53.
 Medical attendance, \$82.50.
 Cash to credit of fund at 31st December, 1920, \$274.16.

III. Assets.

Securities	\$30 00
Cash in Royal Bank, Hamilton.....	326 16
Total assets	<u>\$356 16</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1920.
 The accounts of the Society were duly audited, December 31, 1920.
 Name and address of the auditor for the year 1920: A. del Piero, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$371.14.

Cash received during 1920 from:

Application fees	\$28 00
Assessments	677 00
Supplies sold	33 75
Interest and dividends	10 12
Per capita tax and levies	198 00
Fines	16 00
Donations	50 00
All other	3 15

Total	<u>\$1,016 02</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Organization expenses	56 15
Officers' salaries	12 00
Registration fee	3 00
Rent, etc.	86 50
Printing, etc.	11 53
Postage	11 26

Total expenses of management	<u>\$180 44</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	336 00
Sick benefits	318 00
Medical attendance	82 50
All other	114 06

Total expenditure	<u>\$1,031 00</u>
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ZION BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

I. Wolfson, President	Toronto.
J. Gwertzman, Vice-President	Toronto.
J. Shifman, Treasurer	Toronto.
P. J. Isaacson, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 165.

One member died during 1920 and funeral benefits were paid amounting to \$87.00.

One members' wife died during 1920, \$82.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 60.

Amount paid for sick benefits, \$346.00.

Number of weeks' sickness experienced, 31.

Amount paid for medical attendance, \$338.54

III. Assets.

War bonds	\$500 00
Cash on deposit to Society's credit in Royal Bank	2,351 43
Total assets	<u>\$2,851 43</u>

IV. Liabilities.—No information.

V. Miscellaneous.

The books of the Society were duly audited quarterly during 1920.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of auditors of accounts for 1920: J. Rosen, S. M. Ross and I. Wolfson, Toronto.

No changes were made in the Constitution and By-laws during 1920.

Bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,365.60.

Cash received during 1920 from:

Application fees	\$14 00
Dues	1,600 90
Funeral fund	179 85
Registration Fund	124 00
Interest and dividends	95 04
Contingent Fund	674 30
Relief fund	213 40
National fund	501 22
Restoration fund	265 00
Cemetery fence	69 50
Total receipts	<u>\$3,737 21</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$ 3 00
Rent, light, heat, taxes	100 00
Salaries	135 45
Printing	173 36
Postage, telephones, etc.	86 71
	<u>\$498 52</u>

(b) Miscellaneous Expenditure.

Funeral expenses	'87 00
Benefits to widows and orphans	82 00
Hospital fund	30 60
Sick benefits	346 00
Medical attendance	338 54
Relief fund	435 00
National fund	714 45
Restoration fund	700 00
Cemetery fund	105 00
Contingent fund	273 20
Registration fund	126 00
All other	15 07

Grand total	<u>\$3,751 33</u>
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**EMPLOYEES' MUTUAL BENEFIT ASSOCIATION OF THE DOMINION FORGE AND
STAMPING CO., LIMITED.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Walkerville, Ont.

Organized 27th April, 1920; incorporated in Ontario, 15th May, 1920.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Mowat, President	Windsor
H. Leverton, Vice-President	Detroit.
E. A. La Croix, Secretary	Windsor.
E. F. Heiden, Treasurer	Detroit.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 152.
Number of members who died during 1920, 1.
Amount paid for funeral benefits, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1920, 14.
Amount of benefits paid during 1920, \$259.00.
Number of weeks' sickness experienced in 1920, 30.

III. Assets.

Cash in Merchants Bank, Walkerville	\$936 20
Total	<u>\$936 20</u>

IV. Liabilities.—\$297.00.

V. Miscellaneous.

Number of assessments made during 1920, none.
Books of record and account kept: Card Records for cash, Receipts and Disbursements.
No changes were made during 1920, in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), nil.

Cash received during 1920 from:

Dues	\$1,340 75
Interest and dividends	2 92
	<hr/>
	\$1 343 67
	<hr/>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Charter fees	\$1 00
Commission and organization expenses	14 74
Registration fee	6 00
Supplies bought	6 00
Printing	124 73
	<hr/>
Total expenses of management	\$152 47

(b) Miscellaneous Expenditure.

Sick benefits and accidents	259 00
	<hr/>
Total expenditure	\$411 47
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SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario, 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. Maxwell, President	Hamilton.
Thos. Champ, Vice-President	Hamilton.
Thos. Barnes, Secretary	Hamilton.
Thos. Holt, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 234.

Number of members of the Society who died during 1920, 8.

Total amount of funeral benefits paid during 1920, \$400.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 160.

Total amount of benefits paid in 1920, \$1,624.25.

Number of weeks' sickness experienced in 1920, 447.

Total amount of cash standing to credit of Sick Fund at 31st December, 1920, \$252.30.

III. Assets.

Victory bonds	\$700 00
Cash in Bank of Hamilton	252 30
Total assets	<u>\$952 30</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.

Number of assessments made during 1920, 13.

The accounts of the Society were audited on January 18th, 1921.

The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.

Names and address of auditors of accounts for 1920: A. Chase and A. Tay, Hamilton, Ont.

No changes were, during 1920, made in the Constitution and Rules.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$228.50.

Cash received during 1920 from:

Dues	\$2,176 95
Interest and dividends	43 60
All other	11 20
Repayment of loan (not extended), \$500.00.	

Total receipts	<u>\$2,231 75</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Expenses of annual meeting	60 00
Postage, etc.	5 70
Salaries	85 00
Clerk hire	10 00

Total expenses of management	<u>\$163 70</u>
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(b) Miscellaneous Expenditure.

Funeral Benefits	400 00
Sick benefits	1,624 25
Gratuities	20 00
For investments (not extended), \$500.00.	

Total expenditure	<u>\$2,207 95</u>
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IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd, December, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. Cooper, President	Toronto.						
E. E. Sparrow	Toronto.						
G. N. Hill, Secretary-Treasurer	Toronto.						
J. Stewart	Toronto.						
C. E. McKay,	Toronto.						
P. B. Wickware,	Toronto.						
J. Sclocombe,	Toronto.						
J. Orange,	Toronto.						
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Executive.....							
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II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 73.

Number of members who received sick benefits during 1920, 16.

Amount of sick benefits paid during 1920, \$282.79.

Number of weeks' sickness experienced during 1920, 54½.

Amount standing to credit of Sick and Funeral Benefit Fund, \$276.00.

III. Assets.

Cash in Bank of Toronto, Toronto	\$276 00
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IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable on the first Friday of the month.

Twelve assessments were made during 1920.

The books were duly audited July, 1920 and January, 1921.

Names and address of the auditors for 1920: J. Pyjott and G. R. Smith, Toronto.

Books of account kept by the Society: Minute Book, Memship Book and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$182.32.

Cash received during 1920 from:

Dues	\$408 25
Interest	5 56

Total receipts	413 81
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VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Secretary's salary	10 00
Postage, etc.	1 01
Printing	11 33

Total expenses of management	\$25 34
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(b) *Miscellaneous Expenditure.*

Sick benefits	282 79
All other	12 00

Total expenditure	\$320 13
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EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Frank Kent, President	Toronto, Ont.
W. Phillips, Vice-President	Meaford, Ont.
M. Coulter, Secretary-Treasurer	Meaford, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 75.

Number of members who died during 1920, one.

Amount of funeral benefits paid in 1920, \$25.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 41.

Amount of benefits paid in 1920, in respect of sick members, \$489.82.

Number of weeks' sickness experienced in 1920, 70.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1920, \$760.29.

III. Assets.

Victory bonds	\$400 00
Cash in Molson's Bank, Meaford	360 29
Total	<u>\$760 29</u>

IV. Liabilities.—None.**V. Miscellaneous.**

The Society's accounts were audited July and December, 1920.

Names and addresses of the auditors of accounts for 1920: W. Lyon and Harvey Dillon, Meaford, Ont.

Books of record and account kept: Cash Book and Disbursement Book.

No changes were made during 1920 in the organization, management or Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended) \$369.12.

Cash received during 1920 from:

Dues	\$499 40
Interest	31 63
Total receipts	<u>\$531 03</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$52
Registration fee	3 00
Salaries, officers' and auditors' fees	15 00
Printing, etc.	2 50
Total expenses of management	<u>\$21 02</u>

(b) Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick benefits	489 82
Other expenditure	4 02
Total expenditure	<u>\$539 86</u>

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

S. Lent, President	Toronto.
L. Damsky, Treasurer	Toronto.
B. Spiegel, Financial Secretary	Toronto.
P. Feld, Recording Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 140.

Number of members of the Society who died during 1920, one, and \$150.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 19.

Amount paid for sick benefits during 1920, \$414.00.

Number of weeks' sickness experienced during 1920, 46.

Amount paid for medical attendance during 1920, \$412.25.

III. Assets.

Real estate	\$1,500.00
Victory bonds	650 00
Cash in Royal Bank	1,886 45
Total	<u>\$4,036 45</u>

IV. Liabilities.—No information.

V. Miscellaneous.

The Society's accounts were duly audited in 1920.

Names and addresses: M. Reiser and M. Kirshenbaum, Toronto.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1920 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,241.19.

Cash received during 1920 from:

Application fees	\$41 00
Dues	2,558 66
Interest	8 25
Total receipts	<u>\$2,607 91</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Expenses of annual meeting	15 00
Salaries	210 80
Supplies bought	98 00
Rent, light, heat and taxes	146 50
Printing, stationery and advertising	113 45
Postage, Telephone, etc.	39 65
Total expenses of management	<u>\$626 40</u>

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Benefits to widows and orphans	110 00
Sick benefits	414 00
Medical attendance	412 25
Gratuities	250 00
Total expenditure	<u>\$1,962 65</u>

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Pillsbury, President	Toronto.
S. Dale, Vice-President	Toronto.
James S. Morrison, Treasurer	Toronto.
Geo Clarke, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 90.

Number of members who died during 1920, 1.

Amount paid for funeral benefits, \$30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 39.

Amount of benefits paid during 1920, \$558.90.

Number of weeks' sickness experienced in 1920, 139 4-7.

Total amount to credit of Sick Benefit Fund, \$150.61.

III. Assets.

Cash in Standard Bank, Toronto	\$150 61
Total	<u>\$150 61</u>

IV. Liabilities.—No information.

V. Miscellaneous.

Assessments are made weekly.

Number of assessments made during 1920, 44.

The Society's accounts were audited March 12th, 1921.

Names and addresses of the auditors of accounts for 1920: Thos. Fee and D. Senick,
Toronto.

Books of record and account: Cash Book, Minute and Order Books.

No changes were made during 1920 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$195.41.

Cash received during 1920 from:

Assessments	\$562 10
Total receipts	<u>\$562 10</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Officers' salary	15 00
Total management expenses	<u>\$18 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	558 90
Total expenditure	<u>\$606 90</u>

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Frank Andrews, President	Toronto.
B. Sharpe, Vice-President	Toronto.
L. P. Arlett, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 742.

Three members died during 1920.

Funeral benefits paid during 1920, \$90.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1920, 414.

Amount paid for sick benefits, \$3,586.71.

Number of weeks' sickness experienced, 942.

Amount paid for medical attendance, \$1,588.50.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920, \$805.14.

III. Assets.

Cash on hand	\$3 49
Cash deposited in Bank of Commerce	801 65
Total assets	<u>\$805 14</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are semi-monthly.

The Society's accounts were audited June 30th and December 31st, 1920.

The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.

Names and post office addresses of the auditors of accounts of 1920: J. E. Jones and H. J. H. Pole, Toronto.

Certain changes were made in regard to sick benefits during 1920.

Bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,266.93.

Cash received during 1920 from:

Dues	\$5,081 80
Interest	23 00
Donations	200 00
Total receipts	<u>\$5,304 80</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$10 00
Expenses of annual meeting	143 78
Salaries	242 50
Printing, etc.	91 00
Premium for guarantee of lodge officer	5 00
Postage, etc.	9 10
Total of management expenses	<u>\$501 38</u>

(b) Miscellaneous Expenditure.

Funeral benefits	90 00
Sick benefits	3,586 71
Medical attendance	1,588 50
For investments (not extended), \$501.62.	
Grand total	<u>\$5,766 59</u>

GOOLD, SHAPLEY & MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Brantford, Ontario.

Organized, April 24th, 1913; incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. Appleby, President	Brantford.
E. A. Danby, Treasurer	Brantford
Walter J. Davis, Secretary.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 150.

One member died during 1920.

Amount of funeral benefits during 1920, \$30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society .

Number of members who received sick benefits during 1920, 45.

Amount paid for sick benefits during 1920, \$649.90.

Number of weeks' sickness experienced during 1920, 162½.

Amount standing to credit of sick benefit fund, \$163.69.

III. Assets.

Cash deposited in Bank of Montreal, Brantford	\$163 69
Total assets	<u>\$163 69</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made every four weeks, also special assessments.

Fourteen assessments were made during 1920.

The Society's accounts were audited January 21st, 1921.

The books of record are: Account Book, Minute Book and Financial Assessment Books.

Name and address of the auditor for 1920: Alex. Grieve, Brantford.

No changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$284.07.

Cash received during 1920 from:

Assessments and dues	\$608 25
Interest	6 27
Donation	30 60
Total receipts	<u>\$645 12</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Salaries, auditors' and officers' fees	80 15
Postage	2 45
Total expenses of management	<u>\$85 60</u>

(b) Miscellaneous Expenditure.

Funeral Benefits	30 00
Sick Benefits	649 90
Total expenditure	<u>\$765 50</u>

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, London Ontario.

Incorporated in Ontario June, 27th, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

L. S. Holmes, M.D., Grand Master	London.
G. A. Edwards, Deputy Grand Master	Windsor.
E. J. W. Griffith, Grand Secretary	Windsor.
W. J. Brett, Grand Treasurer	Windsor.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a membership of 212.

Number of members who received sick benefits in 1920, 13.

Total amount paid for sick benefits in 1920, \$210.71.

Number of weeks' sickness experienced in 1920, 37.

Balance to credit of fund, 31st December, 1920, \$1,273.40.

III. Assets.

Cash standing to credit in Imperial Bank, Windsor	\$1,294 12
Cash on hand	17 85
All other assets	150 00
Total assets	<u>\$1,461 97</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly. Four such assessments were made in 1920.

The Society's accounts were audited January, 1921.

The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.

Names and addresses of the auditors for 1920: W. J. Cook and M. J. McTaggart, Walkerville.

Certain changes were made in the constitution and by-laws of the society during 1920.

Amount of bond of Secretary, \$500.00.

Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$772.97.

Cash received during 1920 from:

Application fees	\$51 75
Per capita tax and levies	163 20
Dues	743 00

Total receipts	<u>\$957 95</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies	181 48
Printing	12 16
Postage, telephone, etc.	11 60
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Total management expenses	\$208 24

(b) Miscellaneous Expenditure.

Per capita tax or levies	210 71
<hr/>	
Total expenditure	\$418 95

ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. J. Taylor, President	Toronto.
K. B. Paterson, Treasurer	Fairbank.
J. B. Whiteley, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 309.

No member died during 1920.

Funeral benefits paid during 1920, nil.

Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1920, \$413.38.

II. Sick Benefits.

Number of persons who received sick benefits during 1920, 56.

Amount paid for sick benefits \$875.53.

Number of weeks' sickness experienced 219.

Amount paid for medical attendance \$65.65.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December 1920, \$500.00.

III. Assets.

Cash deposited in Bank of Montreal, Toronto	\$913 38
Total assets	<u>\$913 38</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Twelve assessments were made during 1920.

The Society's accounts were audited December 7th, 1920.

The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.

Names and post office addresses of the auditors of accounts of 1920: Chas. H. Knight, Jas. T. Sinclair, Toronto.

Certain changes were made in regard to sick benefits during 1920.

Amount of bond of Secretary, \$250.00.

Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$720.93.

Cash received during 1920 from:

Application fees	\$21 75
Assessments	2,150 00
Fines	6 30
Per capita tax	43 00
Degrees and cards	18 05
Interest and dividends	21 19
Dues (medical attendance)	65 65
All other	53 67
Repayment of loan (not extended), \$11.00.	

Total receipts	<u>\$2,379 61</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fees	3 00
Expenses of annual meeting	12 50
Rent, light, heat and taxes	24 00
Salaries	136 70
Printing, etc.	44 19
Postage, etc.	18 35
Guarantee of lodge officers	10 00

Total expenses of management	<u>\$248 74</u>
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(b) Miscellaneous Expenditure

Sick benefits	875 53
Medical attendance	65 65
Dividend	927 57
All other	27 00
Reversion to General Fund	53 67

Grand Total	<u>\$2,198 16</u>
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TORONTO AND NIAGARA POWER COMPANY'S MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1914.

The Executive officers of the Society at the 31st December, 1920, were as follows:

Wm. Davis, President	Toronto.
J. Lappin, Vice-President	Toronto.
W. J. Rogers, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 187.

Two members' wives died during 1920.

Funeral benefits paid during 1920, \$40.00.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1920, \$100.00.

II. Sick Benefits.

Number of persons who received sick benefits, 50.

Number of weeks' sickness experienced, 152.

Total amount of benefits paid in respect of sick members, \$650.37.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920, \$100.00.

III. Assets.

Cash deposited in Imperial Bank, Toronto	\$200 00
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Total assets	\$200 00
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IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made twice a month.

Twenty-four assessments were made during 1920.

The Society's accounts were audited December 14th, 1920.

The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.

Names and post office addresses of the auditors of accounts of 1920: R. Manser, and W. G. Wildey, Toronto.

No changes were made in the constitution and by-laws during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$200.00.

Cash received during 1920 from

Application fees	\$6 00
Assessments	1,132 05
Interest	5 20

Total receipts	<u>\$1,143 25</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Law costs	\$1 50
Registration fees	3 00
Supplies bought	1 30
Salaries	32 40
Printing, stationery and advertising	6 50

Total expenses of management	<u>\$44 70</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	40 00
Sick benefits	650 37
Dividends to members	408 18

Grand total	<u>\$1,143 25</u>
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SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ontario.

Organized February 27th, 1914; incorporated in Ontario, 1st April, 1914.

The Executive officers of the Society at the 31st December, 1920, were as follows:

D. Amodeo, President	Toronto.
M. Calderone, Financial Secretary	Toronto
D. Lamontio, Treasurer	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 134.

Number of members who died during 1920, none.

Amount of funeral benefits paid during 1920, nil.

Cash to credit of fund at 31st December, 1920, \$3,212.03.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1920, 13.

Amount of benefits paid in 1920, \$125.00.

Number of weeks' sickness experienced in 1920, 26.

Amount paid for medical attendance during 1920, \$206.38.

III. Assets.

Cash in Bank of Toronto, Toronto	\$3,212 03
Total assets	<u>\$3,212 03</u>

IV. Liabilities.—None.

V. Miscellaneous.

Four assessments were made during 1920.

The accounts of the Society were duly audited January 5th, 1921.

Names and addresses of the auditors for the year 1920; S. Fasolino, J. L. Presti, and V. Gassero, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended). \$2,719.17.

Cash received during 1920 from:

Application fees	\$5 00
Dues	753 00
Assessments	197 30
Fines	12 25
Supplies sold	13 60
Interest and dividends	92 72
All other sources	9 00

Total receipts	<u>\$1,082 87</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fees	\$3 00
Salaries	150 00
Rent and heat, etc.	64 00
Printing	18 00
Postage	23 63

Total expenses of management	<u>\$258 63</u>
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(b) Miscellaneous Expenditure.

Sick benefits	125 00
Medical attendance	206 38

Total expenditure	<u>\$590 01</u>
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CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Jas. M. Strachan, President	Toronto.
Chas. T. Baker, Treasurer	Toronto.
William W. Young, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 2,876 (Ontario) 1,859, 1920.

Number of members who died during 1920, in Ontario, 8.

Amount of funeral benefits paid in 1920, \$265.00.

Four members' wives died, during 1920, and \$75.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 56. (Ontario.)

Amount of benefits paid in 1920, in respect of sick members, \$769.00. (Ontario.)

Number of weeks' sickness experienced in 1920, 283 5-7.

III. Assets.

	Supreme.	Subordinate.
Cash in hands of treasurer		\$630 61
Cash in various banks	\$1,309 37	12,102 79
Total	\$1,309 37	\$12,733 40

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are payable every two weeks and a special levy quarterly. Four such special assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1920: G. Thomson and J. G. Williams, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1920, in the organization or management and in the Constitution and Rules in relation to benefits.

Amount of bond of treasurer \$250.00 (Branches).

VII. Cash Receipts.*Executive Board*

Cash balance from 1919 (not extended), \$4,426.34.

Cash received during 1920 from:

General office	\$93 34
Received from branches	2,024 40
Interest	75 77
	<hr/>
	\$2,193 51

VIII. Cash Expenditure.

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	15 00
Rent and storage	280 00
Postage and express	108 39
Special delegations	599 77
Monthly Journal	230 69
Banking expenses	5 58
Auditing accounts	15 04
Supplies	974 20
Salaries	338 14
Insurance	17 67
Remitted to branches	2,725 00
	<hr/>
	\$5,310 48

IX. Cash Receipts.*Branch Accounts.*

Cash balance from 1919 (not extended), \$8,772.98.

Cash received during 1920 from:

Initiation fees	\$1,434 50
Dues	22,881 23
Supplies	4 80
Interest	222 11
Executive Board	2,725 00
All other	121 20
	<hr/>
	\$27,388 84

X. Expenditure.

Cash paid during 1920 for:

Special delegations	\$2,206 85
Meetings	84 61
Premiums	1,951 10
Postage	317 38
Stationery and printing	177 98
Salaries	1,942 08
Rent	1,687 60
Banking expenses	176 73
Auditing accounts	246 12
Per capita to U. B.	2,766 30
Delegates to councils	442 89
Sick benefits	1,626 06
Funeral benefits	585 00
Superannuation	4,086 23
Gratuities (to unemployed, etc.)	1,889 15
Remitted to District Office, Toronto	2,024 40
Strike benefit	911 65
All other	306 29

\$23,428 42

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

N. Borrelli, President	Niagara Falls.
A. D'Agostino, Secretary	Niagara Falls.
C. Carsoleo, Treasurer	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 37.

No member died during 1920, and no funeral benefits were paid.

Amount standing to credit of Fund, \$150.00.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 5.

Total amount of sick benefits paid during 1920, \$146.00.

Number of weeks' sickness experienced during 1920, 29.

Amount paid for medical attendance, \$80.00.

Amount standing to credit of Fund, \$107.77.

III. Assets.

Cash in Imperial Bank, Niagara Falls	257 77
Total assets	<u>\$257 77</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month. Twelve assessments were made during 1920.

The books of the Society were duly audited December 21st, 1920.

Three books of record are kept.

Names and addresses of auditors of accounts of 1920: Bruno Penna, A. D'Agostino, Niagara Falls.

No changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$238.75.

Cash received during 1920 from:

Dues	\$282 00
Interest and dividends	8 00
Total	<u>\$290 00</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	3 00
Rent, light, heat, etc.	38 00
Postage	4 00
Expenses of management	<u>\$45 00</u>

(b) Miscellaneous Expenditure

Sick benefits	146 00
Medical attendance	80 00
	<u>\$271 00</u>

KIELTZER SICK BENEFIT SOCIETY OF TORONTO,

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive officers of the Society at the 31st December, 1920. were as follows:

S. Garr, President	Toronto.
F. Gilbert, Vice-President	Toronto.
N. Yasne, Financial Secretary	Toronto.
B. Horovitz, Treasurer	Toronto

I. Funeral Benefits.

The Society undertakes funeral benefits.

The total membership at 31st December, 1920, 113.

Number of members of the Society who died in 1920, one.

Amount of funeral benefits paid, \$100.00.

Cash standing to credit of Fund, \$1,265.66.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 19.

Total amount of benefits paid in 1920, \$447.00.

Number of weeks' sickness experienced in 1920, 75.

Amount paid for medical attendance, \$366.38.

III. Assets.

Cash on deposit in Bank of Toronto, Toronto	\$1,265 66
Cash value of real estate	555 97
Total	\$1,821 63

IV. Liabilities.—None.**V. Miscellaneous.**

One assessment was made during the year.

The Society's accounts for 1920 were audited quarterly.

The following books of record and account are kept: Cash Book, Ledger and Record Books.

The names and post office addresses of the auditors for 1920: K. Horovitz and S. G. Tenenbaum, Toronto.

No changes were made in 1920 in the organization or management of the Society or in relation to benefits.

Amount of Bond of Treasurer, \$150.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,402.56.

Cash received during 1920 from:

Application fees	\$6 50
Dues	1,389 85
Per capita tax and levies	113 00
Interest and dividends	34 10
Repayment of loan (not extended), \$117.45.	

Total receipts	<u>\$1,543 45</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$2 00
Registration fee	3 00
Interest	6 50
Supplies	94 10
Salaries	62 00
Printing, stationery and advertising	100 00
Postage, telegrams and express	58 77
Rent, etc.	51 00
Travelling expenses	11 00
	<u>\$388 37</u>

(b) Miscellaneous Expenditure.

Per capita tax	\$100 00
Benefits to widows and orphans	100 00
Funeral expenses	93 00
Sick benefits	447 00
Medical attendance	366 38
Gratuities	216 85
All other	86 20

Grand total	<u>\$1,797 80</u>
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THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. Novacowski, President	Hamilton
E. Moga, Secretary	Hamilton
J. Dobrea, Treasurer	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 3.
Number of members who died during 1920, none.
Number of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1920, one.
Amount of benefits paid in 1920, \$5.00.
Number of days' sickness experienced in 1920, five.
Cash standing to credit of Sick Fund, \$516.65.
Amount paid for medical attendance, \$3.50.

III. Assets.

Cash in Molsons Bank, Hamilton	\$516 65
Total assets	<u>\$516 65</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made.
The books of the Society were duly audited in December, 1920.
Name and address of the auditor for 1920: E. Moga, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$472.59.

Cash received during 1920 from:

Dues	\$154 00
Application fees	24 00
Degrees and cards	12 25
Donation	5 00
Total receipts	\$195 25

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Expenses of Annual Meeting	36 00
Law costs	3 50
Rent, light, heat, etc.	24 00
Supplies bought	70 30
Printing, etc.	5 89
Total expenses of management	\$142 69

(b) Miscellaneous Expenditure.

Sick benefits	5 00
Medical attendance	3 50
Total	\$151 19

HAY & COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Woodstock, Ontario.

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1920, were as follows:

A. H. Morrison, President	Woodstock
H. J. Watson, Treasurer	Woodstock
J. G. Harrison, Secretary	Woodstock

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 118.

Number of members who received sick benefits during 1920, 17.

Amount of sick benefits paid during 1920, \$191.00.

Number of weeks' sickness experienced during 1920, 64.

Total cash standing to the credit of the fund at 31st December 1920, \$208.57.

III. Assets.

Cash on hand	\$1 25
Cash in Royal Bank, Woodstock	208 57
Total assets	<u>\$209 82</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month and extra when necessary.

Thirteen assessments were made during 1920.

The books were duly audited January 13th, 1921.

Names and addresses of the auditors for 1920: W. Bell and J. F. Adderley, Woodstock.

The following books of record are kept: Cash Book, Minute Book and Dues Book.

No changes were made during 1920 in the Constitution and Rules.

VII. Cash Receipts.

Cash balance, 31st December, 1920, \$136.07.

Cash received during 1920 from:

Dues	\$301 00
Interest	2 25
Total receipts	<u>\$303 25</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	3 00
Officers' salaries	20 00
Other expenses	15 75
Total expenses of management	<u>\$39 75</u>

(b) Miscellaneous Expenditure.

Sick benefits	191 00
Grand total	<u><u>\$230 75</u></u>

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Major Jas. W. White, President	Toronto.
H. Cansdale, Vice-President	Toronto.
T. M. Burns, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 494.

Number of members who died during 1920, 3.

Amount paid for funeral benefits, \$120.00.

II. Sick Benefits.

Number of members who received sick benefits in 1920, none.

Total amount of benefits paid in 1920, in respect of sick members, nil.

III. Assets.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Cash value of bonds	\$2,000 00
Bank of Commerce, Toronto	375 82
Other assets	993 89
Total assets	<u>\$3,869 71</u>

IV. Liabilities—None.**V. Miscellaneous.**

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

The accounts were audited July, 1920, and January, 1921.

Names and addresses of auditors for 1920 were as follows: A. E. Lowery and W. E. Sawyer.
Toronto.

Treasurer's Bond, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$958.89.

Cash received during 1920 from:

Honorary members	\$40 00
Initiation fees	158 00
Dues	1,004 10
Charter fees	67 90
Donations	472 85
Interest	137 73
Other sources	112 79
Total	\$1,993 37

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Salaries, Officers' and auditors' fees	\$160 32
Registration fee	3 00
Supplies bought	67 81
Travelling expenses	63 91
Printing, postage, etc.	80 90
Rent, light, etc.	120 00
Postage, telegrams, etc.	66 00
Premium for guarantee of lodge officer	1 00
All other	745 00
Total expenses of management	\$1,307 94

(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Gratuities	245 08
All other	403 42
Total, expenditure	\$2,076 44

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. S. Lee, President	Ottawa.
C. Boudreault, Vice-President	Ottawa.
J. K. Peffers, Secretary-Treasurer	Ottawa.
M. O'Brien, Recording Secretary	Ottawa.
W. D. Martin, Corresponding Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Local Union.

Total membership of Local Union 422.

No record of members of the Society who died during 1920.

II. Sick Benefits.

Sick benefits are undertaken by the local body.

Number of members of the Society who received sick benefits during 1920, 75.

Total amount of benefits paid in 1920, \$1,095.00.

Number of weeks' sickness experienced in 1920, 219.

Total amount of cash standing to credit of Sick Fund, \$122.67.

III. Assets.

Cash on deposit in Bank of Nova Scotia	\$122 67
Total	<u>\$122 67</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Twelve assessments were made during 1920.

When were the Society's accounts audited? Quarterly.

Names and addresses of the auditors for 1920 were: J. I. Dioune, James McCann and G. W.

Ross, Ottawa.

Books of account kept by the Secretary are: Ledger and Day Book.

No changes were made in the organization or management of the Society during 1920.

Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$325.00.

Cash received during 1920 from:

Dues	\$884 72
Interest	7 95
Total receipts	<u>\$892 67</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	\$1,095 00
Total expenditure	<u><u>\$1,095 00</u></u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario, 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Fred T. Stevenson, President	Toronto.
J. Weatherburn. Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 1,333.

Number of members who died during 1920, 12.

Amount of funeral benefits paid in 1920, \$400.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 35.

Amount of benefits paid in 1919, in respect of sick members, \$474.00.

Number of weeks' sickness experienced in 1920, 158.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1920, \$3,305.37.

III. Assets.

Cash value of real estate	\$35,600 00
Cash on hand	45 64
Cash in Imperial Bank	9,546 77
Furniture, etc.	1,500 00
<hr/>	
Total assets	\$46,692 41

IV. Liabilities.

Due on mortgage	143 00
Salaries, etc.	225 00
<hr/>	
	\$368 00

V. Miscellaneous.

Dues are payable quarterly by the members.

The books of the Society were audited in July, 1920, and January, 1921.

Books of record or account kept: Ledger and Blotter and Cash Book.

The name and post office address of the auditor for 1920 was as follows: Norman B. McLeod,
Toronto.

No changes were made during 1920 in the Constitution and Laws in relation to benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$6,363.95.

Cash received during 1920 from:

Initiation fees	\$4,804 00
Dues	5,836 55
Interest and dividends	217 31
Fines	37 00
Supplies sold	74 00
Rent	1,699 00
All other sources	239 85
Total	<u>\$12,907 71</u>

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee and license	\$40 00
Interest on mortgage	305 50
Supplies bought	35 00
Rent, light, heat and taxes	1,472 22
Managing officers' salaries and auditors' fees	2,365 00
Printing, etc.	589 27
Travelling expenses	375 00
Postage, telegrams, etc.	221 04
All other	1,255 93
Total	<u>\$6,658 96</u>

(b) Miscellaneous Expenditure.

Per capita tax and levies	1,064 77
Funeral benefits	400 00
Sick benefits	474 00
Gratuities	294 00
All other	387 52
For investments (not extended) \$400.00.	

Total expenses	<u>\$9,279 25</u>
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ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

C. J. Foy, Provincial President	Perth.
J. J. O'Connor, Vice-President	Sault Ste. Marie.
Thos. R. Donovan, Provincial Secretary	Ottawa.
J. P. Travers, Provincial Treasurer	Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 1,004.

Number of members of the Society who died during the year 1920, 13.

The total amount of funeral benefits paid during 1920, \$3,900.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1920: Subordinate bodies, 52.

Total amount of sick benefits paid during 1920: Subordinate bodies, \$1,290.00.

Number of weeks' sickness experienced in 1920: Subordinate lodges, 258.

Amount paid for medical attendance during 1920: Subordinate lodges, \$661.90.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$10,200 00	
Cash value of bonds	9,827 08	
Cash on hand	1,049 55	
Cash in Standard Bank, savings	1,168 34	
Cash in Standard Bank, Toronto, current	815 52	
Cash in Standard Bank, Ottawa	176 75	
Cash in Bank of Nova Scotia, Ottawa	168 61	
Cash in Capital Trust Corporation	985 81	
All other assets		\$4,087 12
	\$24,391 66	\$4,087 12

VI. Liabilities.—None.

VII. Miscellaneous

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1920, payable 1st January, April, July, and October.

The books and accounts were duly audited March 18th, 1921.

Names of auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, \$15,000.00.

Amount of bond of Grand Secretary, \$500.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1919 (not extended), \$27,776.58.		
Cash received during 1920 from:		
Application fees		\$14 00
Dues		4,961 18
Per capita tax	\$546 80	159 50
Assessments	3,924 00	2,943 70
Supplies sold	17 60	
Interest	1,133 45	1,298 72
Premiums	23 00	
Total	<u>\$5,644 85</u>	<u>\$9,377 10</u>

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1920 for:		
Commission and organization expenses	\$92 70	\$173 41
Per capita tax		530 77
Registration fee	10 00	
Medical examiner's salary	110 00	
Board meeting and travelling expenses	403 00	
Supplies bought	21 50	129 81
Rent, light, heat and taxes		934 60
Officers' salaries, auditors' fees	415 00	516 92
Postage, etc.	73 00	63 40
Guarantee premiums		21 60
Interest and exchange	5 22	
Expenses of Annual Meeting	185 00	
Total expenses of management	<u>\$1,315 42</u>	<u>\$2,370 51</u>

(b) Miscellaneous Expenditure.

Endowments or payments in nature thereof		3,150 50
Life insurance claims	3,902 18	
Per capita tax or levies		276 55
Gratuities		1,052 69
Sick benefits		1,290 00
Medical attendance		661 90
Other expenditure	300 00	
Total expenditure	<u>\$5,517 60</u>	<u>\$8,802 15</u>

SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Klinavicius, President	Toronto.
J. Petraviczius, Recording Secretary	Toronto.
A. Morkis, Financial Secretary	Toronto.
J. Petroitis, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken, with a membership of 57.
Number of members who died during 1920, 2.
Amount of funeral benefits paid during 1920, \$300.00.
One member's wife died and funeral benefits amounting to \$75.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 12.
Amount of sick benefits paid during 1920, \$315.00.
Number of weeks' sickness experienced during 1920, 45.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920, \$601.93.

III. Assets.

Actual cash on hand	\$31 62
Cash in Imperial Bank, Toronto	570 31
Total	<u>\$601 93</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Twelve assessments were made during 1920.
The books of the Society were duly audited January 15th, 1921.
Names and addresses of the auditors for 1920 were as follows: V. Yusaitis and J. Butkus,
Toronto.
Certain changes were made in the constitution and by-laws during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$907.23.

Cash received during 1920 from:

Initiation fees	\$13 00
Dues	328 00
Assessments	131 00
Fines	1 50
Supplies sold	7 50
Interest and dividends	25 77
All other sources	12 87

Total	<u>\$519 64</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Interest	2 00
Travelling expenses	11 20
Rent, light, heat and power	26 00
Postage	6 62
Managing officers' salaries	33 12
Printing, advertising, etc.	3 00
All other	16 05

Total expenses of management	<u>\$100 99</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	375 00
Sick benefits	315 00
Disability benefits	33 95

Total	<u>\$824 94</u>
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SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Paul. J. Bilewicz, President	Toronto.
Jas. Pankowski, Recording Secretary	Toronto.
Jos. Kostizewa, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 64.

Number of members who died during 1920, 1.

Amount of funeral benefits paid during 1920, \$75.00.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 13.

Amount of sick benefits paid during 1920, \$160.94.

Number of weeks' sickness experienced during 1920, 32.

Amount paid for medical attendance during 1920, \$7.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920, \$1,122.52.

III. Assets.

Victory War Loan	\$500 00
Cash in bank	622 52
Total	<u>\$1,122 52</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made once a month.

Twelve assessments were made during 1920.

The books were duly audited on January 8th, 1921, by J. Masternak and W. Bobinski, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,435.40.

Cash received during 1920 from:

Application fees	\$19 00
Dues	303 50
Assessments	20 00
Interest and dividends	45 22
All other sources	12 02
Total	<u>\$399 74</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$12 00
Registration fee	3 00
Supplies bought	25 50
Expenses of meeting	52 00
Rent, light, heat and taxes	7 35
Postage, telephone, telegrams and express	4 58
Salaries, etc.	28 00
Total expenses of management	<u>\$132 43</u>

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	160 94
Medical attendance	7 00
Per capita tax and levies	200 00
All other expenditure, Red Cross	52 50
For investments (not extended) \$30.00.	
Total expenditure	<u>\$627 87</u>

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Ottawa, Ont.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Morson, President	Ottawa.
M. Finklestein, Vice-President	Ottawa.
A. Bookman, Treasurer	Ottawa.
I. L. Cohen, Financial Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 190.

Number of members who died during 1920, none.

Amount paid for funeral benefits during 1920, nil.

II. Sick Benefits.

Number of members who received sick benefits, 13.

Total amount of sick benefits paid during 1920, \$192.00.

Number of weeks' sickness experienced during 1920, 48.

Amount paid for medical attendance during 1920, \$374.25.

Cash standing to credit of Fund, \$559.58.

III. Assets.

Victory Bonds	\$500 00
Cash in Bank of Nova Scotia, Ottawa	559 58
Total	<u>\$1,059 58</u>

IV. Liabilities—None.

V. Miscellaneous.

No assessments were made during 1920.

The accounts were duly audited for, 1920, in May and June, 1920.

Name and address of auditor: I. L. Cohen, Ottawa.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$294.48.

Cash received during 1920 from:

Application fees	\$35 00
Dues	995 50
Supplies sold	14 20
Interest and dividends	36 35
Donations	100 00

Total	<u>\$1,181 05</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fees	\$3 00
Rent, light, heat and taxes	69 00
Managing officers' salaries	103 34
Printing, etc.	125 63
Postage, etc.	25 00
Supplies bought	23 73

Total expenses of management	\$349 70
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(b) Miscellaneous Expenditure.

Sick benefits	192 00
Medical attendance	374 25
Total expenditure	<u>\$915 95</u>

LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto.

Organized October 5th, 1913; incorporated February 1st, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Weisfeld. President	Toronto.
L. Berman. Secretary	Toronto.
N. Volinsky. Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 81.
One member died during 1920, and \$50.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 12.
Total amount of sick benefits paid during 1920, \$124.00.
Number of weeks' sickness experienced during 1920, 23.
Amount paid for medical attendance, \$367.60.
Amount standing to credit of Sick and Funeral Fund, \$223.45.

III. Assets.

Cash value of real estate	\$1,075 00
Cash in Bank of Toronto, Toronto	857 92
Total assets	<u>\$1,932 92</u>

IV. Liabilities.

Due medical officer	\$26 73
	<u>\$26 73</u>

V. Miscellaneous.

Assessments are made when necessary, and no assessment was made.
The books of the Society were duly audited January 22nd, 1921.
Three books of record are kept.
Names and addresses of auditors of accounts of 1920: D. Bresbon and D. Capitofsky, Toronto.
No changes were made during 1920 in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$785.38.

Cash received during 1920 from:

Dues	\$1,058 92
Per capita tax	69 00
Interest and dividends	12 74
Donations	43 75
Supplies bought	3 25
Total	\$1,187 66

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Law costs	
Registration fee	\$3 00
Premium guarantee	15 00
Travelling expenses	15 00
Rent, light, heat, etc.	81 00
Salaries	85 00
Printing	36 56
Postage	50 96
Interest	69 75
Cemetery payment	50 00
Other management expenses	81 00
Expenses of management	\$487 27

(b) Miscellaneous Expenditure.

Funeral Expenses	50 00
Funeral benefits	50 00
Sick benefits	124 00
Medical attendance	367 60
Hospital	36 25
Total	\$1,115 12

OTTAWA THEATRICAL MECHANICAL ASSOCIATION No. 49.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Ottawa.

Organized November 3rd, 1911; incorporated April 10th, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. V. Graziadei, President	Ottawa.
F. Farmer, Vice-President	Ottawa.
Romeo R. Marcil, Secretary-Treasurer	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken with a membership of 17.

Number of members who died during 1920, none.

Amount of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 2.

Amount of sick benefits paid during 1920, \$25.00.

Number of weeks' sickness experienced during 1920, 5.

Amount paid for medical attendance, \$20.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920, \$102.72.

III. Assets.

Cash in Provincial Bank. Ottawa	\$102 72
Total	<u>\$102 72</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Twelve assessments were made during 1920.

The books of the Society were duly audited January 15th, 1921.

Names and addresses of the auditors for 1920 were as follows: F. Farmer, E. Beaucage, Ottawa.

Amount of bond of Secretary-Treasurer, \$600.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$118.74.

Cash received during 1920 from:

Initiation fees	\$42 00
Dues	107 75
Assessments	1 50
Interest	1 18
All other sources	16 25
Total	<u>\$168 68</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Per capita tax and levies	\$12 25
Law costs	1 00
Registration fee	3 00
Managing officers' salaries	30 00
Postage, telephone, etc.	14 76
Premium guarantee	1 50
Rent, light, heat, etc.	3 75
Printing	4 00
Total expenses of management	<u>\$70 26</u>

(b) Miscellaneous Expenditure.

Per capita tax or levies	50 00
Sick benefits	25 00
Medical attendance	20 00
All other expenditure	19 44
Total	<u>\$184 70</u>

HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Hamilton.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Lesniok, President	Hamilton.
J. Chudy, Secretary	Hamilton.
A. Bankowski, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 42.
 Number of members' wives who died during 1920, 2.
 Amount of funeral benefits paid during 1920, \$55.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1920, 9.
 Amount of benefits paid in 1920, \$160.00.
 Number of weeks' sickness experienced in 1920, 32.
 Amount of cash standing to credit of fund, \$1,193.14.

III. Assets.

Cash value of bonds	\$700 00
Cash in Bank of Hamilton, Hamilton	493 14
 Total assets	 <u>\$1,193 14</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
 The accounts of the Society were duly audited December 15th, 1921.
 Names and addresses of auditors for 1920: J. Kozioland, F. Pajazkowski, Hamilton.

VII. Cash Receipts

Cash balance from 1919 (not extended), \$1,016.30.

Cash received during 1920 from:

Dues	\$200 00
Assessments	288 00
Interest	29 09
All other sources	25

Total receipts	<u>\$517 34</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies bought	15 50
Salaries	5 00
Printing	2 00

Total expenses of management	<u>\$25 50</u>
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(b) Miscellaneous Expenditure

Funeral benefits	55 00
Sick benefits	160 00
For investments (not extended), \$100.00.	

Total expenditure	<u>\$240 50</u>
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LOYAL ORDER OF MOOSE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Incorporated 14th April, 1917.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Norman G. Heyd, Grand Dictator	Toronto.
J. Hodgson, Grand Vice- Dictator	Hamilton.
Archie Jacobs, Grand Secretary	Toronto.
Wm. Riddell, Treasurer	Toronto.

I. Funeral Benefits.

Total membership at 31st December, 1920, 2,918.

Eleven members died during 1920, and \$700.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 270.

Total amount of benefits paid in respect of sick members, \$4,039.80.

Number of weeks' sickness experienced in 1920, 1,025.

Amount paid for medical attendance during 1920, \$865.00.

Total amount of cash standing to the credit of Sick and Funeral Benefit Funds, \$4,661.45.

III. Assets.

Cash value of Victory Bonds	\$2,950 00
Cash in Royal Bank, Hamilton	1,675 77
Cash in Royal Bank, Toronto	163 69
Cash in Molson's Bank, Toronto	880 95
Cash in Imperial Bank, St. Thomas	662 73
Cash in Merchants' Bank, New Toronto	643 90
Cash in Merchants' Bank, St. Catharines	425 76
Cash in Royal Bank, Welland	208 65
	<hr/>
	\$7,611 45

IV. Liabilities—None.

V. Miscellaneous.

No assessments were made during 1920.

The books were duly audited quarterly in 1920 by J. Gancy, R. Grierson and E. Fletcher.

Amount of bond of each secretary, \$500.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,897.16.

Dues	\$8,403 00
Interest and dividends	413 35
Total	<u>\$8,816 35</u>

VIII. Cash Expenditure.*(a) Expenses of Management**(b) Miscellaneous Expenditure*

Funeral benefits	700 00
Sick benefits	4,039 80
Medical attendance	865 00
	<u>\$5,604 80</u>

TORONTO FIREMEN'S BENEFIT FUND

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, City Hall, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. H. Cameron, Chairman	Toronto.
A. W. Laver, Secretary	Toronto.
G. H. Ross, Treasurer	Toronto.

II. Movement in Insurance Certificates.

Number of members, December, 1920, 483.

III. and IV. Sick and Funeral Benefits.

No sick benefits or funeral benefits are undertaken.

V. Assets.

Cash value of bonds, debentures, etc.	\$446,409 95
Cash in Bank of Toronto, Toronto	17,239 63
Interest accrued on bonds, etc.	7,920 37
Contributions in arrears	5,295 93
 Total	 <u>\$476,865 88</u>

VI. Liabilities.—No information.

VII. Miscellaneous.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited in March, 1921, by S. C. Scott.

No changes were made in the by-laws during 1920.

VIII. Cash Receipts.

Balance from 1919 (not extended), \$16,769.76.

Cash received during 1920 from:

Assessments	\$49,120 00
Interest	21,456 82
Fines	473 72
Donations	1,670 00
City grant	32,300 00
All others	384 25
Cash received from repayments of investments (not extended), \$32,868.13.	

Total receipts	<u>\$105,404 79</u>
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IX. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Clerk hire and sundry expenses	\$399 44
Total expenses of management	<u>\$399 44</u>

(b) Miscellaneous Expenditure

Life insurance claims	8,303 02
Pensions	24,327 10
Retiring members	625 53
For investments (not extended), \$104,147.96.	

Total expenditure	<u>\$33,655 09</u>
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POLISH YOUNG MEN'S HEBREW SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized in October, 1912; incorporated in Ontario 12th January, 1915.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. Sussman, President	Toronto.
S. Kruger, Vice-President	Toronto.
S. Koplonsky, Secretary	Toronto.
I. Lindenbaum, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 140.

Number of members who died during 1920, none.

Amount of funeral benefits paid in 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 50.

Amount of benefits paid in 1919 in respect of sick members, \$450.00.

Number of weeks' sickness experienced during 1920, 48.

Amount paid for medical attendance during 1920, \$500.00.

Amount of cash standing to the credit of sick and funeral fund, \$911.22.

III. Assets.

Cash value of real estate	\$600 00
Cash in Royal Bank	911 22
Total assets	<u>\$1,511 22</u>

IV. Liabilities—None.

V. Miscellaneous.

One assessment for the purpose of sick and funeral benefits was made during 1920.

The books of record and account are: Minute Book, Cash Book and Order Book.

The accounts of the Society were audited in 1920.

During 1920 no changes were made in the Constitution and Rules in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$865.00.

Cash received during 1920 from:

Medical and cemetery	\$500 00
Dues	525 00
Application fees	6 00
Donations	253 22
Assessments	50 00
All other	200 00

Total	<u>\$1,534 22</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$5 00
Registration fee	3 00
Managing officers' salaries and officers' and auditors' fees	200 00
Rent, light, heat, etc.	200 00
Printing	80 00
Postage	50 00

Total expenses of management	<u>\$538 00</u>
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(b) Miscellaneous Expenditure.

Sick benefits	450 00
Medical attendance	500 00

Total expenditure	<u>\$1,488 00</u>
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CANADIAN HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ontario.

Incorporated in Ontario, 4th December, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

M. Scheinert, President	Toronto.
J. Schein, Secretary	Toronto.
S. Pulvers, Recording Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 85.

One member's wife died during 1920.

Funeral benefits paid during 1920, \$25.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1920, 9.

Amount paid for sick benefits, \$180.00.

Amount paid for medical attendance, \$208.00.

Number of weeks' sickness experienced, 36.

Cash standing to credit of Fund, \$982.20.

III. Assets.

Cash on hand	\$92 34
Cash deposited in Bank of Commerce, Toronto	889 86
Total assets	<u>\$982 20</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made when necessary.

No assessment was made during 1920.

The Society's accounts were audited, January 16th, 1921.

Four books of record are kept.

Names and post office addresses of the auditors of accounts of 1920: J. Taylor, I. Roderman and W. Friedman, Toronto.

Bond of Treasurer, \$50.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,011.10.

Cash received during 1920 from:

Application fees	\$14 00
Initiation fees	12 00
Dues and Doctor fees.....	895 45
Supplies sold	75
Donations	72 62
Interest and Dividends	23 72
Total receipts	<u>\$1,018 54</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Charter fee	\$25 00
Registration fees	3 00
Rent, etc.	54 50
Hospital Fund	37 60
Cemetery	124 25
Printing, etc.	35 21
Postage	36 91
Salaries	60 00
All other	44 72
Total expenses of management	<u>\$421 19</u>

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	180 00
Medical attendance	208 00
Gratuities	213 25
Grand Total	<u>\$1,047 44</u>

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. Crimmens, President	Amherstburg.
P. A. Barron, Financial Secretary	Amherstburg.
C. Odette, Recording Secretary	Amherstburg.
P. J. Reaume, Treasurer	Amherstburg.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 45.
 Number of members who died in 1920, two; amount paid for funeral benefits, \$50.00.
 Number of members who received sick benefits in 1920, 2.
 Total amount paid for sick benefits in 1920, \$38.28.
 Number of weeks' sickness experienced in 1920, 9 4-7.
 Balance to credit of fund, 31st December, 1920, \$274.98.

III. Assets.

Cash standing to credit of Sick Benefit Fund, 31st December, 1920	\$274 98
Total assets	<u>\$274 98</u>

IV. Liabilities—No information.

V. Miscellaneous.

Twelve assessments were made during 1920.
 The books of the Society were audited February 21, 1921.
 Names and addresses of the auditors for 1920: A. J. Burns and J. A. Rafferty, Amherstburg.

VII. Cash Receipts.

Balance from 1919 (not extended), \$235.01.	
Cash received during 1920 from:	
Initiation fees	\$4 00
Dues	188 25
Interest and dividends	7 30
Total	<u>\$199 55</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies bought	5 00
Printing	3 30
Salaries	60 00

Total expenses of management	\$71 30
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(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	38 28

Total expenditure	<u>\$159 58</u>
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PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Dr. J. W. Edwards, Grand Master	Cataraqui, Ont.
C. A. Lount, Deputy Grand Master	Cornwall, Ont.
W. C. Reid, Grand Treasurer	Belleville, Ont.
F. M. Clarke, Grand Secretary	Belleville, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 125.

One member died during 1920.

Amount of funeral benefits paid in 1920, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Four members received sick benefits during 1920.

Number of weeks' sickness during 1920, 12 2-7.

Sick benefits amounting to \$36.85 were paid.

Cash standing to credit of Sick Fund, \$544.02.

III. Assets.

Cash in Bank of Montreal, Belleville	\$544 02
Total assets	<u>\$544 02</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are collected quarterly, in advance.

The Society's accounts were audited March 29th, 1921.

The books of record kept are: Membership Register, Record and Cash Book.

The name and post office address of the auditor for 1920 was as follows: J. W. Davidson, Belleville.

Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$545.45.

Cash received during 1920 from:

Dues	\$95 92
Interest	15 00
Total receipts	<u>\$110 92</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Officers' salary	5 00
Printing, etc.	16 50
Total expenses of management	<u>\$24 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	36 85
Refund	1 00
Total expenditure	<u>\$112 35</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Organized 10th March, 1890, incorporated in Ontario, 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. W. Coulson, President	Toronto.
E. Z. Hopkings, Secretary	Toronto.
M. J. Orr, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 390.

Number of members who died during 1920, 2.

Amount of funeral benefits paid during 1920, \$265.00.

Cash to credit of fund at 31st December, 1920, \$2,547.51.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1920, 114.

Amount of benefits paid in 1920, \$1,224.40.

Number of weeks' sickness experienced in 1920, 341 1-7.

Amount paid for medical attendance, \$380.76.

Cash to credit of fund at 31st December, 1920, \$1,647.56.

III. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of Victory Bonds .....	.....	\$100 00
Cash in bank	\$2,547 51	1,625 11
Total assets	\$2,547 51	\$1,725 11

IV. Liabilities.—None.

V. Miscellaneous.

Two assessments were made during 1920.

The accounts of the Society were duly audited December 21st, 1920.

Names and addresses of the auditors for the year 1920: T. Hildon and R. Ivey, Toronto.
and A. J. Stanley, Toronto.

VIII. Cash Receipts.

	Grand Body.	Subordinat* Bodies.
Cash balance from 1919 (not extended).		
Grand Lodge, \$2,193.20; Subordinates, \$1,441.47.		
Cash received during 1920 from:		
Initiation fees		\$106 25
Dues	\$559 81	1,573 55
Interest and dividends		538 36
All other sources	59 50	664 95
Total receipts	\$619 31	\$2,883 11

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1920 for:		
Registration fee	\$3 00	
Per capita tax or levies		588 40
Rent, light, heat, etc.		99 25
Salaries' officers' and auditors' fees	45 00	180 00
Printing, stationery, advertising, etc.		26 06
Postage, telegrams, etc.	10	3 50
All other		29 00
Total expenses of management	\$48 10	\$906 21

(b) Miscellaneous Expenditure.

Funeral benefits	265 00	
Sick benefits		1 225 40
Medical attendance		380 76
Gratuities		166 00
Total expenditure	\$313 10	\$2,678 37

HEBREW SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized April 1st, 1917, and incorporated in Ontario, 8th April, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Korenblum, President	Toronto.
G. Tenenbaum, Secretary	Toronto.
F. Fox, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 100.
 Number of members who died during 1920, none.
 Amount of funeral benefits paid in 1920, \$10.00, in respect of member's child.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1920, 4.
 Amount of benefits paid in 1920, in respect of sick members, \$48.00.
 Number of weeks' sickness experienced during 1920, 8.
 Amount paid for medical attendance during 1920, \$364.09.
 Amount standing to credit of Fund at 31st December, 1920, \$37.76.

III. Assets.

Real estate	\$2,200 00
Cash on hand	37 76
Total assets	<u>\$2,237 76</u>

Liabilities—No information.

V. Miscellaneous.

The books of record and account are: Recording Ledger and Cash Book.
 The accounts of the Society were audited quarterly during 1920.
 Names and addresses of the auditors for 1920 were as follows: E. Korenblum and T. Drylock, Toronto.
 During 1920 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.
 Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$741.03.

Cash received during 1920 from:

Application fees	\$7 25
Dues	1,094 15
Degrees and cards	5 00
Interest and dividends	15 53
Assessments	52 00
Per capita tax and levies	86 00
Repayment of loan (not extended), \$239.80.	

Total	\$1,259 93
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$2 20
Rent, etc.	54 00
Registration fee	3 00
Printing, etc.	23 50
Postage, etc.	43 98
Salaries	150 00
Premium for guarantee	20 00
Interest	9 00

Total expenses of management	\$305 68
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(b) Miscellaneous Expenditure.

Funeral benefits (children)	10 00
Sick benefits	48 00
Medical attendance	364 09
Gratuities	187 10

For investments (not extended), \$1,288.13.

Total expenditure	\$914 87
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BRUNNER MOND MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Amherstburg, Ontario.

Incorporated in Ontario, June 6th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. C. Garrels, President	Amherstburg.
T. G. Barrington, Vice-President	Amherstburg.
H. M. Stancliff, Secretary-Treasurer	Amherstburg.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 446.

Number of members who died during 1920, 1.

Amount of funeral benefits paid in 1920, \$100.00.

Three members' wives died in 1920; funeral benefits paid, \$150.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 53.

Amount of benefits paid in 1920, in respect of sick members, \$711.46.

Number of weeks' sickness experienced during 1920, 118½.

Amount paid for medical attendance during 1920, \$1 573.38.

Amount standing to credit of fund at 31st December, 1920, \$7,270.97.

III. Assets.

Cash value of mortgages	\$2,500 00
Cash in Imperial Bank, Amherstburg	7,270 97
All other	319 65
Total	<u>\$10,090 62</u>

IV. Liabilities—Medical Attention, \$153.50**V. Miscellaneous.**

The books of record and account are: Journal, Ledger and Cash Book.

The accounts of the Society were audited 31st December, 1920.

Names and addresses of the auditors for 1920 were as follows: P. G. French and W. W. Eccles, Amherstburg.

During 1920 certain changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$3,467.33.

Cash received during 1920, from:

Initiation fees	\$1,013 00
Dues	5,524 70
Interest	283 50
Total	<u>\$6,821 20</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Printing	110 20
Total expenses of management	<u>\$113 20</u>

(b) Miscellaneous Expenditure.

Funeral benefits	250 00
Sick benefits	711 46
Medical attendance and hospital	1,573 38
Expenditure other than foregoing	369 52
Total expenditure	<u>\$3,017 56</u>

H. A. MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Incorporated in Ontario, 15th June, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

John T. West, PresidentToronto.
F. Heathfield, Vice-PresidentToronto.
G. Bartholomew, Secretary-TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 989.
Number of members who died during 1920, 3.
Amount of funeral benefits paid in 1920, \$300.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 305.
Amount of benefits paid in 1920, in respect of sick members, \$4,181.00.
Number of weeks' sickness experienced during 1920, 697.
Amount paid for medical attendance during 1920, \$3,058.00.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1920,
\$2,197.63.

V. Assets.

Cash in Royal Bank, Toronto \$2,504 33

VI. Liabilities—\$306.70.

VII. Miscellaneous.

The Society's accounts were duly audited for 1920, October, 1920, and January 12th, 1921.
Names and addresses of auditors: N. Sinclair and J. C. Rowan, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.
Amount of bond of Secretary-Treasurer, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,084.55.

Cash received during 1920 from:

Assessments	\$9,138 90
Supplies sold	23 05
Medical fees	1,780 40
Repayment of loan (not extended), \$77.00.	

Total Receipts	<u>\$10,942 35</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	50
Registration fee	10 00
Supplies bought	2,091 58
Managing officers' salaries, etc.	256 00
Postage	14 80
Guarantee premiums	5 00
Rebates	38 05
Printing	14 34

Total expenses of management	<u>\$2,430 27</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Sick benefits	4,181 00
Medical attendance	3,058 00
Gratuities	70 00
Loans to members	117 00

Grand total	<u>\$10,156 27</u>
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CONSUMERS' GAS COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized 26th June, 1918; incorporated in Ontario, July 4th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. Forbes, President	Toronto.
Wm. Arnot, Vice-President	Toronto.
Chris. J. Kennedy, Secretary	Todmorden.
Alfred Johnson, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 510.
Number of members who died during 1920, 2.
Amount of funeral benefits paid during 1920, \$318.00.
Cash to credit of fund at 31st December, 1920, \$21.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1920, 91.
Amount of benefits paid during 1920, \$2,549.12.
Number of weeks' sickness experienced in 1920, 509.
Medical attendance, \$1,090.11.
Cash to credit of Sick Benefit Fund, \$320.93.

III. Assets.

Cash in Dominion Bank, Toronto	\$341 93
Total assets	\$341 93

IV. Liabilities—None.

V. Miscellaneous.

Twelve assessments were made during 1920.
The accounts of the Society were duly audited quarterly during 1920.
Names and addresses of the auditors for the year 1920: W. B. Moss and La Schoenfeldt,
Toronto.
The books kept are as follows: Cash Book, Day Book and Ledger.
No changes, were made in the Constitution during 1920.
Amount of bond of treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance (not extended), \$684.74.

Cash received during 1920 from:

Assessments and dues	\$3,242 50
Interest and dividends	5 37
Donation	500 00
Total receipts	<u>\$3,747 87</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Expenses of annual meeting	\$2 00
Registration fee	3 00
Salaries	60 00
Premium for guarantee of lodge officers	5 00
Printing, etc.	7 65
Revenue stamps	17 00
All other	38 80
Total expenses of management	<u>\$133 45</u>

(b) Miscellaneous Expenditure.

Funeral benefits	318 00
Sick benefits	2,549 12
Medical attendance	1,090 11
Total expenditure	<u>\$4,090 68</u>

CANADA CYCLE AND MOTOR CO., LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Weston, Ont.

Organized July 15th, 1918; incorporated in Ontario, August 20th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Pearce, President	Weston.
W. H. Lundy, Vice-President	Toronto.
P. Knight, Secretary-Treasurer	Weston.

I. Funeral Benefits

Funeral benefits are undertaken by the Society, with a total membership of 406.
 Number of members of the Society who died during 1920, 2.
 Amount of funeral benefits paid during 1920, \$60.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1920, 165.
 Amount paid for sick benefits during 1920, \$2,156.67.
 Number of weeks' sickness experienced during 1920, 417 2-7.
 Amount paid for medical attendance during 1920, \$855.28.
 Amount of cash standing to the credit of the fund, \$549.92.

III. Assets.

Cash on hand	\$2 75
Cash in Bank of Montreal, Weston	547 17
Total	<u>\$549 92</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twenty-six assessments were made during 1920.
 The Society's accounts were duly audited August 1920, and January, 1921.
 The books of record or account kept are: Minute, Cash Order on Treasurer.

*Names and addresses of auditors for 1920: H. C. Higgins, Weston; E. C. Roy, Weston.

No changes were made in 1920 in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$694.14.

Cash received during 1920 from:

Assessments	\$3,070 25
Interest	10 49
Donations	105 00
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Total receipts	\$3,185 74
<hr/>	

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$ 50
Registration fee	3 00
Expenses of annual meeting	89 69
Supplies bought	82
Salaries	160 00
Postage	4 00
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Total expenses of management	\$258 01

(b) Miscellaneous Expenditure.

Funeral benefits	60 00
Sick benefits	2,156 67
Medical attendance	855 28
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Total expenditure	\$3,329 96
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SONS OF JACOB BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized 5th August, 1918; incorporated in Ontario, August 7th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. Palter, Chairman	Toronto.
M. Lukofsky, Treasurer	Toronto.
M. Zimmerman, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 246.

One member died during 1920 and \$150.00 funeral benefits were paid.

Amount of funeral benefits during 1920 for member's parent, \$35.00, and \$41.00 funeral expenses for member's children.

Total amount standing to credit of fund at 31st December, 1920, \$581.42.

II. Sick Benefits.

Number of members who received sick benefits, 8.

Total amount paid in respect of sick members in 1920, \$141.00.

Number of weeks' sickness experienced in 1920, 23½.

Amount paid for medical attendance, \$424.30.

Total amount standing to credit of fund at 31st December, 1920, \$969.21.

III. Assets.

Cash value of real estate	\$2,248 00
Cash value of bonds, etc.	701 00
Cash in Royal Bank	1,550 63
Cash in Dominion Bank	501 86
All other	62 00
Total assets	<u>\$5,063 49</u>

IV. Liabilities—\$630.00.

V. Miscellaneous.

Assessments are made once a year if necessary.

Society's books were duly audited quarterly during 1920.

No assessments were made in 1920.

The books of record are: Cash Book, Day Book and Ledger.

Names and addresses of auditors for 1920 were as follows: S. Collins, D. Chait and L. Femberg, Toronto.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,298.42.

Cash received during 1920 from:

Application fees	\$40 00
Initiation fees	94 00
Dues	2,070 08
Supplies sold	1 25
Donations	25 00
All other	67 73
Repayment of loan or investment not extended, \$471.15.	

Total	\$2,298 06
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies bought	32 00
Rent, light, heat and taxes	69 75
Managing officers' salaries	227 25
Postage, telephones, etc.	128 85
Other expenses	100 00
Banquet expenses	80 00

Total expenses of management	\$640 85
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(b) Miscellaneous Expenditure.

Payment for burial ground	230 90
Funeral benefits	301 00
Sick benefits	141 00
Medical attendance	440 30
Gratuities	193 75
All other	96 95
For investments (not extended), \$472.25.	

Total	\$2,044 75
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ORANGE YOUNG BRITON LODGE, No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Orange Hall, Ottawa.

Organized 6th March, 1873 and incorporated in Ontario, 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. McGuire, Worshipful Master	Ottawa.
L. E. Ferguson	Ottawa.
C. G. Pepper, Treasurer	Ottawa.

I. Funeral Benefits—None.**II. Sick Benefits.**

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 6.

Amount paid for sick benefits during 1920, \$75.00.

Number of weeks' sickness experienced during 1920, 25.

Amount standing to credit of sick benefit fund, \$684.03.

III. Assets.

Cash deposited in Bank of Nova Scotia, Ottawa	\$384 03
Victory Bonds	300 00
Total assets	\$684 03

IV. Liabilities—None.**V. Miscellaneous.**

The Society's accounts were audited April 15th, 1921.

The books of record are: Minute Book and Secretary's and Treasurer's Books.

Names and addresses of the auditors for 1920: E. Gobey and G. Evans, Ottawa.

No changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts

Cash balance from 1919 (not extended), \$302.45.

Cash received during 1920 from:

Dues	\$133 90
Dividends and interest	23 06
Total receipts	\$156 96

VIII. Cash Expenditure.*(a) Expenses of Management.**(b) Miscellaneous Expenditure.*

Sick benefits	\$75 00
All other	38
	<hr/>
Total expenditure	<u>\$75 38</u>

STASZOWER BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920..

Head Office, Toronto, Ont.

Organized March, 1918; incorporated April 8th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

C. Kellerman, President	Toronto.
A. Mandelbaum, Vice-President	Toronto.
W. Applebaum, Secretary	Toronto.
S. Solnick, Treasurer	Toronto.

I. Funeral Benefits.

Total membership at 31st December, 1920, 64.

Number of members who died during 1920, None.

Amount of funeral benefits paid in 1920 in respect of children members, \$31.00.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 18.

Amount of benefits paid in 1920 in respect of sick members, \$231.00.

Number of weeks' sickness experienced in 1920, 38½.

Amount paid for medical attendance in 1920, 289.13.

Total amount standing to the credit of the fund at 31st December, 1920, \$243.25.

III. Assets.

Cash in Dominion Bank, Toronto	\$566 42
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IV. Liabilities.—Nil.

V. Miscellaneous.

Assessments are made when necessary.

No assessments were made during 1920.

The books of the Society were audited January 8th, 1921.

Names and addresses of auditors for 1920: S. Sanenberg and J. Reingrertz, Toronto.

Books kept by the Society: Day Book, Cash Book, Ledger and Recording Books.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$843.65.

Cash received during 1920 from:

Dues	639 54
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Total receipts	\$639 54
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VIII. Cash Expenditure.*(a) Expenses of Management*

Law costs	40 00
Registration fee	3 00
Managing officers' salaries	65 00
Printing, etc.	36 45
Postage, etc.	21 19
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Total expenses	\$165 64

(b) Miscellaneous Expenditure

Funeral benefits re children	31 00
Sick benefits	231 00
Medical attendance	289 13
Donations	200 00
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Total	\$916 77
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STAR OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 27th September, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Andrea Pesce, President	Niagara Falls.
A. Saccomanno, Secretary	Niagara Falls.
R. D'Amato, Treasurer	Niagara Falls

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1920, 57
 No member died during 1920.
 Funeral benefits paid during 1920. nil.

II. Sick Benefits.

Number of persons who received sick benefits during 1920, 12.
 Amount paid for sick benefits, \$123.69.
 Number of weeks' sickness experienced, 25.
 Amount paid for medical attendance, \$105.66.
 Total amount of cash standing to credit of the Fund at 31st December, 1920, \$1,165.01.

III. Assets.

Real Estate	\$250 00
Cash deposited in bank	1,292 51
Total assets	\$1,542 51

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made monthly.
 The Society's accounts were audited quarterly during 1920.
 The books of record kept are as follows: Cash Book, Minute Book, Treasurer's Certificate Book, etc.
 Names and post office addresses of the auditors of accounts of 1920: J. Mitchell, S. Petrullo and Rev. T. Zazza, Niagara Falls.
 No changes were made in regard to sick benefits during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$932.92.

Cash received during 1920 from:

Dues	\$492 58
Interest and dividends	32 46
Donations	127 50
Total receipts	\$652 54

VIII. Cash Expenditure*(a) Expenses of Management.*

Cash paid during 1920 for

Registration fee	\$3 00
Supplies bought	9 85
Rent, etc.,	25 75
Postage, etc.	1 75
Printing,	28 25
Other expenses	5 00
Total expenses of management	\$73 60

(b) Miscellaneous Expenditure.

Sick benefits	123 69
Medical attendance	105 66
Grand total	\$302 95

SOCIETA DI MUTUO SOCCORSA RACALMUTESE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Hamilton, Ontario.

Organized 1st April, 1918; incorporated 2nd January, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. Scime, President	Hamilton.
Carmelo Borsellino, Secretary	Hamilton.
Salvatore Scime, Treasurer	Hamilton.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1920, 72.

No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 14.

Total amount of benefits paid in 1920, in respect of sick members, \$175.00.

Number of weeks' sickness experienced in 1920, 35.

Amount paid for medical attendance during 1920, \$131.50.

III. Assets.

Cash in Bank of Hamilton, Hamilton	\$431 93
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IV. Liabilities—None.**V. Miscellaneous.**

No assessments were made during 1920.

The books of the Society were audited for 1920, on 1st January, 1921.

Names and addresses of the auditors for 1920: G. Scime; C. Borsellino and S. Scime, Hamilton.

Books kept by the Society: Cash Book, Ledger and Minute Book.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$403.00.

Cash received during 1920 from:

Dues	\$580 00
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Total receipts	\$580 00
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VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee	\$3 00
Supplies bought	186 57
Rent, light, heat and taxes	40 00
Printing, etc.	15 00
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Total expenses of management	\$244 57

(b) Miscellaneous Expenditure

Sick benefits	175 00
Medical attendance	131 50
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Total	\$551 07
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WILLIAM ROGERS MANUFACTURING COMPANY WELFARE SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Niagara Falls, Ontario.

Organized February, 1919; incorporated April 7th, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Rader, President	Niagara Falls
M. G. Hess, Secretary	Stamford
J. L. Vanstone, Treasurer	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1920, was 106.

No members died during 1920.

Total amount of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 17.

Number of weeks' sickness experienced during 1920, 58.

Amount paid for sick benefits during 1920, \$349.00.

Total cash standing to credit of Sick Benefit Fund at 31st Dec., 1920, \$615.87.

III. Assets.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1920	\$615 87
	<hr/>
	\$615 87

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Twelve such assessments were made during 1920.

The books of the Society were duly audited in 1920, on December 11, 1920.

Name and address of auditor for 1920: P. M. Dennis, Stamford, Ont.

The books kept by the Society are Minute Book, Journal and Cash Book.

Amount of bond of treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$361.00.

Cash received during 1920 from:

Dues	\$500 00
Donations	125 00
Total	<u>\$625 00</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fees	\$3 00
Printing, etc.	11 25
Premium for guarantee	5 00
All other	1 88
Total management expenses	<u>\$21 13</u>

(b) Miscellaneous Expenditure.

Sick benefits	349 00
Total expenditure	<u>\$370 13</u>

AMERICAN WATCH CASE COMPANY'S EMPLOYEES' MUTUAL WELFARE
ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized April, 1919,* incorporated 23rd April, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

P. H. Randall, President	Toronto.
H. McGowan, Secretary	Toronto.
J. McKnight, Treasurer	Toronto.

I. Funeral Benefits.

Total membership of Society at 31st December, 1920, 144.
No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 66.
Amount of benefits paid in 1920 in respect of sick members, \$752.20.
Number of weeks' sickness experienced during 1920, 86 1-6.
Total amount of cash standing to credit of fund at 31st December, 1920. \$477.86.

III. Assets.

Cash on hand	\$475 00
Cash in Imperial Bank, Toronto	477 86
All other	4 55
Total assets	<u>\$957 41</u>

IV. Liabilities—None.

V. Miscellaneous.

Thirteen assessments were made during 1920.
The books of the Society were audited January 28th, 1921.
Names and addresses of the auditors for 1920: Chas. Emery and W. Leask, Toronto.
Books kept by the Society: Minute, Due and Cash Book, Members' Register.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$500.65.

Cash received during 1920 from:

Application fees	\$32 50
Dues	916 65
Donations	300 00
Total receipts	<u>\$1,249 15</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee	\$3 00
Supplies bought	6 90
Officers' salaries	50 00
Total expenses of management	<u>\$59 90</u>

(b) Miscellaneous Expenditure.

Sick benefits	752 20
For Investments (not extended), \$459.84.	
Grand total	<u>\$812 10</u>

ITALO CANADESE BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized April 7th, and incorporated in Ontario, June 18th, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. Attilia, President	Toronto.
R. V. Glionna, Treasurer	Toronto.
G. Bagnato, Secretary	Toronto.

I. Funeral Benefits.—None.

Total membership of Society at 31st December, 1920, 110.

No member died during 1920, and no funeral benefits were paid.

Total cash standing to credit of Funeral Fund, none.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 26.

Amount of benefits paid in 1920, in respect of sick members, \$500.00.

Number of weeks' sickness experienced in 1920, 85.

Amount paid for medical attendance during 1920, \$150.00.

Total amount of cash standing to credit of fund at 31st December, 1920, \$1,246.23.

III. Assets.

Cash in Bank of Toronto, Toronto	\$1,246 23
Total assets	<u>\$1,246 23</u>

IV. Liabilities.—None.

V. Miscellaneous.

Four assessments were made during 1920.

The Society's accounts were audited 7th December, 1921.

Names and addresses of the auditors for 1920: F. Saporito and A. Ciavarella, Toronto.

No changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$843.51.

Cash received during 1920 from:

Application fees	\$1,127 45
Dues	78 55
Supplies sold	16 75
Interest and dividends	
Total receipts	\$1,222 75

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Rent	18 00
Officers' salaries	100 00
Printing	36 90
Postage	12 13
Total expenses of management	\$170 03

(d) Miscellaneous Expenditure.

Sick benefits	500 00
Medical attendance	150 00
Total expenditure	\$820 03

SLINGSBY MANUFACTURING COMPANY, LIMITED, EMPLOYEES' SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER, 1920.

HEAD OFFICE, BRANTFORD

Incorporated in Ontario 16th March, 1920.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Allan Varey, President	Brantford.
C. B. Hitchon, Secretary	Brantford.
Wm. Hartwell, Treasurer	Brantford

I. Funeral Benefits.

The Society undertakes funeral benefits.

The membership at 31st December, 1920, 300.

One member died during 1920.

Total amount paid for funeral benefits, 1920, \$50.00.

II. Sick Benefits.

The Society undertakes sick benefits.

Number of members who received sick benefits in 1920, 22.

Total amount of sick benefits paid in 1920, \$378.06.

Number of weeks' sickness experienced in 1920, 94½.

Amount of cash standing to credit of fund at 31st December, 1920, \$376.39.

III. Assets.

Cash on deposit in Bank	\$376 39
Total assets	<u>\$376 39</u>

IV. Liabilities—None.

V. Miscellaneous.

Eleven assessments were made during 1920.

The books of the Society were duly audited January 1921.

Names and addresses of the auditors: R. Gofton and J. Layden, Brantford.

No changes were made during 1920 in the organization or management, or in the Constitution or Rules in relation to benefits.

Books of account kept by Society: Minute Book, Order of Treasurer, Cash, Cheque Book.

VII. Cash Receipts.

Cash balance from 1919 (not extended), nil.

Assessments	\$827 75
Interest	3 25
Total receipts	<u>\$831 00</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Supplies bought	\$26 55
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Total expenses of management	\$26 55
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(b) Miscellaneous Expenditure.

Funeral benefits	50 00
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Sick benefits	378 06
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Total expenditure	<u>\$454 61</u>
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JUDEAN BENEVOLENT AND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Ottawa, Ont.

Incorporated in Ontario, 25th June, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. J. Daneygar, President	Toronto.
I. Hornick, Secretary	Toronto.
E. Godfrey, Treasurer	Toronto.

I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 155.
 Nmbcr of members' wives who died in 1920, one; amount paid for funeral benefits, \$75.00.

II. Sick Benefits.

Number of members who received sick benefits, 23.
 Total amount paid in 1920 in respect of sick members, \$444.00.
 Number of weeks' sickness experienced in 1920, 77.
 Amount paid for medical attendance during 1920, \$284.51.
 Total amount of cash standing to credit of fund at 31st December, 1920, \$844.01.

III. Assets.

Cash in Standard Bank, Toronto	\$1,301 40
Total assets	<u>\$1,301 40</u>

IV. Liabilities—No information.

V. Miscellaneous.

The books and accounts of the Society were duly audited July, 1920, and January, 1921.
 The names and addresses of the auditors were as follows: B. Isaac and H. Berman, Toronto.
 Amount of bond of secretary, \$500.00.
 Amount of bond of treasurer, \$500.00.

VII. Cash Receipts.

Balance from 1919 (not extended), \$943.25.

Cash received during 1920 from:

	Grand Body.	Subordinate Bodies.
Application fees	\$6 00	.....
Initiation fees	21 00	.....
Dues	1,385 96	\$200 73
Assessments	71 46	.....
Relief dues	66 09	.....
Sale of plot	10 00	.....
Burial ground dues	13 00	.....
Supplies sold	136 46	25
Donation	48 00	.....
Interest and dividends	25 04	2 05
All other	115 08	.....
Total receipts	<u>\$1,898 09</u>	<u>\$203 03</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

	Grand Body.	Subordinate Bodies.
Registration fee	\$3 00	.....
Hospital maintenance	117 00	.....
Supplies bought	206 20	19 09
Rent, light, heat and taxes	61 50	35 66
Managing officers' salaries	124 00	.....
Grants to war sufferers	25 00	.....
Printing, stationery and advertising	65 24	.....
Postage, telephones, etc.	30 14	6 76
Premium of guarantee	10 00	.....
All other	49 94	2 00
Total expenses of management	<u>\$692 02</u>	<u>\$63 51</u>

(b) Miscellaneous Expenditure

Funeral benefits	\$75 00	.....
Specialist	20 00	.....
Sick benefits	424 00	.....
Shiva	74 00	.....
Medical attendance	184 25	26 26
Gratuities	152 44	.....
All other .....	.....	31 49
Grand totals	<u>\$1,621 71</u>	<u>\$121 26</u>

SONS OF ABRAHAM BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Organized April 15th, 1919, and incorporated in Ontario July 1st, 1919.

Head Office, Hamilton.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

S. Taylor, President	Hamilton.
L. Lefkovitz, Vice-President	Hamilton.
P. Reiter, Secretary	Hamilton.
A. Kornreich, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 77.
Funeral benefits paid in 1920, \$30.50.

II. Sick Benefits.

Number of members who received sick benefits, 9.
Total amount of benefits paid during 1920, \$120.00.
Number of weeks' sickness experienced in 1920, 20.
Amount paid for medical attendance, \$150.65.
Total amount of cash standing to the credit of the fund, \$403.68.

III. Assets.

Cash in bank	\$480 43
Total assets	<u>\$480 43</u>

IV. Liabilities—None.

V. Miscellaneous.

One assessment was made during 1920.
The Society's accounts were audited August, 1920.
The books of record kept are a Cash Book, Minute Book, Ledger and Abstract.
Names and addresses of the auditors for 1920: M. Barrach and J. Cohen, Hamilton.
No changes were made in the Constitution and By-laws during 1920.
Amount of bond of Treasurer, \$300.00.
Amount of bond of Secretary, \$100.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$379.88.

Cash received during 1920 from:

Application and initiation fees	\$31 00
Dues	724 86
Per capita tax and levies	6 25
Supplies sold	33 24
Interest and dividends	2 30
Donations	6 20
Total receipts	\$803 85

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Commission and organization	9 30
Law costs	5 00
Supplies bought	117 37
Rent, light, heat, etc.	57 50
Managing officers' salaries	50 00
Printing, etc.	85 70
Postage, etc.	45 00
All other	29 28
Total expenses of management	\$402 15

(b) Miscellaneous Expenditure.

Funeral benefits	30 50
Sick benefits	120 00
Medical attendance	150 65
Total expenditure	\$703 30

INDEPENDENT HEBREW BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Ottawa, Ont.

Organized January 19th, 1919; incorporated August 2nd, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. Ferguson, President	Ottawa.
M. H. Levey, Vice-President	Ottawa.
C. Greenberg, Financial Secretary	Ottawa.
H. Stein, Treasurer	Ottawa.

I. Funeral Benefits.

Total membership of Society at 31st December, 1920, 50.

No member died and no funeral benefits were paid.

II. Sick Benefits.

Four members were sick during 1920.

Sick benefits were paid during 1920 amounting to \$96.00.

Number of weeks' sickness in 1920, 18.

Amount paid for medical attendance during 1920, \$137.00.

Amount standing to the credit of the fund, \$503.41.

III. Assets.

Cash in Bank of Nova Scotia, Ottawa	\$503 41
Total assets	\$503 41

IV. Liabilities.—None.

Miscellaneous.

Assessments are payable monthly.

The books of the Society were audited for 1920.

Names and addresses of auditors for 1920: M. H. Levey and C. Greenberg, Ottawa.

The books kept by the Society are: Ledger, Dues, Entry, Cash, etc.

VII. Cash Receipts.

Cash balance from 1919, nil.

Cash received during 1920 from:

Application fees	\$8 00
Initiation fees	2 00
Dues	277 41
Assessments	18 00
Per capita tax and levies	118 00
Interest and dividends	6 30
Donations	88 00
All other	128 25
Total receipts	<u>\$645 96</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Travelling expenses	\$5 25
Supplies bought	22 00
Rent, light, heat and taxes	40 00
Officers' salaries	6 25
Printing, stationery and advertising and postage	50 65
All other	10 62
	<u>\$134 77</u>

(b) Miscellaneous Expenditure.

Sick benefits	\$84 00
Disability benefits	12 00
Medical attendance	137 00
Gratuities	62 00
All other	210 58
	<u>\$640 35</u>

WILLYS-OVERLAND EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized March 29th, 1920; incorporated April 7th, 1920.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. E. Brasier, President	Toronto.
B. H. Capsey, Treasurer	Toronto.
G. Kingsburgh, Secretary	Toronto.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1920, 131.

One member of the Society died during 1920.

Total amount of funeral benefits paid during 1920, \$50.00.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 81.

Amount of benefits paid in 1920 in respect of sick members, \$1,518.50.

Number of weeks' sickness experienced in 1920, 256.

Total amount of cash standing to credit of fund at 31st December, 1920, \$1,630.96.

III. Assets.

Cash on hand	\$26 20
Cash in Bank of Commerce (current)	593 45
Cash in Bank of Commerce (savings)	1,011 31
Total assets	<u>\$1,630 96</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made every two weeks.

Nineteen assessments were made during 1920.

The books of the Society were audited January 27th, 1921.

Name and address of the auditor for 1920: James Bruce, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), nil.	
Dues	\$3,252 90
Interest and dividends	11 31
Total receipts	<u>\$3,264 21</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Charter fees	\$1 00
Registration fees	13 00
Supplies bought	65
Printing	44 10
Postage	6 00
	<hr/>
	\$64 75

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	1,518 50
	<hr/>
	\$1,633 25

TORONTO HEARTS OF OAK MEDICAL AGENCY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario 7th November, 1919.

The Executive Officers of the Society at the 31st December, 1920. were as follows:

Charles T. Pearson, President	Toronto.
Richard Jones, Treasurer	Toronto.
Francis C. Babbage, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 111.

No funeral benefits were paid during 1920.

II. Sick Benefits.—None.

III. Assets.

Cash on hand	\$ 49
Cash in Dominion Bank. Toronto	237 97
Total assets	\$238 40

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1920.

The books of the Society were duly audited for 1920 on January 2nd, 1921.

Names and post office addresses of the auditors 1920: E. S. Marks and A. T. Chapman,

Toronto.

Books of record kept by the Society: Income and Expenditure Books and Contribution Book.

No changes were made during 1920 in the Constitution of the Society.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$301.26.

Cash received during 1920 from:

Initiation fees	\$26 50
Dues	305 40
Interest	7 90
Donations	20 50

Total receipts	\$360 30
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Law costs	6 00
Travelling expenses	9 70
Rent, light, heat and taxes	47 50
Managing officers' salaries	40 00
Printing, stationery and advertising	14 81
Postage, telephone, etc.	39 27
<hr/>	
Total expenses of management	\$160 28

(b) Miscellaneous Expenditure.

Medical attendance	\$140 00
Gratuities	5 00
All other	117 88
<hr/>	
Grand totals	\$423 16

CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Rubin, President	Toronto.
S. Shrott, Secretary	Toronto.
C. Danziger, Treasurer	Toronto.

I. Funeral Benefits

One member's wife died and \$50.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits were undertaken by the Society, with a membership of 122.

Number of members who received sick benefits during 1920, 27.

Amount of sick benefits paid during 1920, \$356.00.

Number of weeks' sickness experienced during 1920, 44.

Amount paid for medical attendance, \$338.00.

Total amount standing to credit of fund, \$1,081.96.

III. Assets.

Cash in Bank and on hand	1,081 96
Total assets	\$1,081 96

IV. Liabilities.—None.

V. Miscellaneous.

The books and accounts of the Society were duly audited January 5th, 1921.

The names and address of the auditors were as follows: B. Cohen, and J. Miskin, Toronto.

J. Miskin, Toronto.

No changes were made during 1920 in the Constitution and By-laws.

Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$760.00.

Cash received during 1920 from:

Application fees	\$13 50
Dues	648 25
Initiation fees	8 00
All other	1,079 15
Interest	6 25

Total receipts \$1,755 15

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Rent, light, heat and taxes	\$58 92
Salaries	59 26
Printing, etc.	77 00
Postage, telephones, etc.	34 82
	<hr/>
	\$230 00

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	356 00
Medical attendance	338 00
All other	459 69
	<hr/>
Total expenditure	<u>\$1,433 69</u>

SOCIETA ITALIANA DI M. S. GUGLIELMO MARCONI.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Sault Ste. Marie, Ont.

Organized May 17th. 1917, and incorporated 22nd August, 1917.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

V. Vincenzette, President	Sault Ste. Marie.
D. Greco, Secretary	Sault Ste. Marie.
G. Tolarico, Treasurer	Sault Ste. Marie.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 60.

No members died during 1920, funeral benefits were nil.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 15.

Amount paid for sick benefits, \$226.00.

Number of weeks' sickness experienced, 37.

Amount paid for medical attendance, \$100.00.

Cash standing to credit of Fund at 31st Dec., 1920, \$426.20.

III. Assets.

Cash value of real estate	\$1,612 78
Cash deposited in Imperial bank	426 20
Total assets	<u>\$2,038 98</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

The Society's accounts were duly audited for year 1920 on 31st December, 1920.

The names and post office addresses of the auditors for 1920 were as follows: A. Dionisi and A. Mogent, Sault Ste. Marie.

Books of account kept by the Society: Minute Book and Cash Book.

No changes were made in the Constitution and By-laws during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$469.31.

Cash received during 1920 from:

Initiation fees	\$75 00
Dues	670 00
Supplies sold	50 00
Rent	150 45
Total receipts	<u>\$945 45</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, etc.	113 99
Printing	27 30
All other	36 80
Postage	4 90
Total management expenses	<u>\$185 99</u>

(b) Miscellaneous Expenditure.

Sick benefits	226 00
Medical attendance	100 00
All other	26 60
For investment (not extended), \$449.97.	

Total expenditure	<u>\$538 59</u>
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GOODYEAR RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 4th November, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. H. Koken, President	Toronto.
J. H. Thomson, Secretary	Toronto.
M. J. Smith, Treasurer	Toronto.

I. Funeral Benefits.

Number of members who died during 1920, none.
 Amount of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 800.
 Number of members who have received sick benefits during 1920, 101.
 Number of weeks' sickness experienced during 1920, 331.
 Amount paid in respect of sick members during 1920, \$2,269.00.
 Total amount of cash standing to credit of fund at 31st December, 1920, \$1,250.81.

III. Assets.

Cash value of bonds	\$7,808 52
Cash in Merchants Bank, New Toronto	1,250 81
Total assets	<u>\$9,059 33</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made quarterly and four assessments were made during 1920.
 The accounts were audited April and December, 1920.
 Names and addresses of auditors: L. W. Blaxill, G. Buckley and R. W. Keith, Toronto.
 Books of account kept: Cash Book, Ledger, Membership and Minute Book.
 Certain changes were made in the Constitution during 1920.
 Amount of bond of Secretary, \$3,000.00.
 Amount of bond of Treasurer, \$3,000.00.

VII. Cash Receipts.

Balance from 1919 (not extended), nil.

Cash received during 1920 from:

Initiation fees	\$1,590 00
Dues	8,672 50
Interest and dividends	105 70
Donation	1,000 00
Total receipts	<u>\$11,368 20</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration	\$10 00
Supplies bought	4 00
Premiums for guarantee	25 87
Total expenses of management	<u>\$39 87</u>

(b) Miscellaneous Expenditure.

Sick benefits	\$2,269 00
For investment (not extended), \$7,808.52.	

Total expenditure	<u>\$2,308 87</u>
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MACHINE AND STAMPING CO. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Incorporated in Ontario, 8th April, 1920.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Arthur Bowman, President	Toronto.
H. B. Powell, Secretary	Toronto.
Thos. Lenehan, Treasurer	Toronto.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1920, 101.
One member died during 1920.
Amount paid for funeral benefits during 1920, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits, 43.
Total amount of benefits paid in 1920 in respect of sick members, \$563.10.
Number of weeks' sickness experienced, 87.
Amount standing to credit of Sick Benefit Fund, 31st December, 1920, \$498.15.

III. Assets.

Cash in Bank of Commerce, Toronto	\$498 15
Total	<u>\$498 15</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every two weeks.
Thirty-eight assessments were made during 1920.
The Society's books were duly audited for 1920, May 10th, 1921.
Names and addresses of auditors: J. H. Rengell and G. W. Suggett, Toronto.

VI. Cash Receipts.

Cash received from 1919, nil.

Cash received during 1920 from:

Assessments	\$1,185 20
Interest	3 89
Total receipts	<u>\$1,189 09</u>

VII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Charter fees	\$1 00
Registration fee	6 00
Supplies bought	45 91
Printing	45 33
Postage	10
Total expenses of management	<u>\$98 34</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	542 60
Grand total	<u><u>\$690 94</u></u>

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Ottawa.

Organized 1st January, 1917; incorporated in Ontario, 24th February, 1917.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. W. Graham, Chairman	Ottawa.
H. C. Argue, Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 147.
 Number of members who died during 1920, none.
 Amount of funeral benefits paid in 1920, nil.

II. Sick Benefits.—None.

V. Assets.

Cash value of bonds	\$40,889 71
Cash in Royal Bank, Ottawa	8,441 43
Total assets	<u>\$49,331 14</u>

IV. Liabilities—None

VII. Miscellaneous.

Twenty-four assessments were made during 1920.
 The Society's accounts were duly audited April 4th, 1921.
 Name and address of auditor: E. J. O'Neill, Ottawa.
 The books kept are as follows: Cash Book, Bank Books, and Minute Book.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,726.35.	
Cash received during 1920 from:	
Assessments	\$8,624 28
Interest and dividends	2,174 92
Donations	775 00
Grant from city	4,000 00
Total receipts	<u>\$15,574 20</u>

IX. Cash Expenditure.*(a) Expenses of Management.*

Registration fee	\$3 00
	<hr/>
	\$3 00

(b) Miscellaneous Expenditure.

Medical attendance	735 00
Expenditure other than foregoing	152 58
For investments (not extended), \$7,968.54.	
	<hr/>
Grand total	\$890 58
	<hr/>

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario, 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

L. V. Dusseau, President	Toronto.
J. B. Ethier, Vice-President	Toronto.
J. Bouvier, Secretary	Toronto.
J. D. Desaulniers, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 57.

One member died during 1920.

Funeral benefits paid during 1920, \$50.00.

Cash standing to credit of Funeral Benefit Fund, \$662.22.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Six members received sick benefits during 1920.

Number of weeks' sickness experienced during 1920, 29.

Sick benefits amounting to \$87.00 were paid.

Cash standing to credit of Sick Fund, \$2,244.69.

III. Assets.

Cash value of Victory Bonds	\$500 00
Cash value of mortgages	1,600 00
Cash value of Real Estate	100 00
Cash in Home Bank of Canada	705 06
Cash on hand	1 85
Total assets	<u>\$2,906 91</u>

IV. Liabilities.—None

V. Miscellaneous.

Twelve assessments were made during 1920.

The Society's accounts were audited February 15th, 1921.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1920: R. L. Archambault, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,710.57.

Cash received during 1920 from:

Initiation fees	\$1 00
Dues	257 53
Interest	44 81
Total receipts	<u>\$403 34</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	6 00
Rent, light, heat, etc.	3 00
Salaries	24 00
Postage, etc.	1 00
Total expenses of management	<u>\$35 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	87 00
All other expenditure	35 00
Total expenditure	<u>\$207 00</u>

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER, 1920.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. H. Canniff, President	Toronto.
Edward Hynes, Vice-President	Toronto.
A. T. Middleton, Treasurer	Toronto.
Wm. Christy, Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1920, was 195.

Number of members who died during 1920, 3.

Total amount of funeral benefits paid in 1920, \$450.00.

Cash in Funeral Benefit Fund, 31st December, 1920, \$443.37.

II. Sick Benefits.—None.

III. Assets.

Cash on deposit in Imperial Bank	\$443 37
Total	<u>\$443 37</u>

IV. Liabilities.—\$150.00.

V. Miscellaneous.

Assessments are made when necessary.

Three assessments were made during 1920.

The Society's accounts were duly audited, 1920.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and addresses of auditors for 1920: Wm. Horton and H. Williams, Toronto.

No changes were made in relation to insurance certificates in 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$620.79.

Cash received during 1920 from:

Initiation fees	\$5 00
Assessments	319 00
Interest	15 58
Total	<u>\$339 58</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Salaries	60 00
Postage	4 00
Total expenses of management	<u>67 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	450 00
Total expenditure	<u>\$517 00</u>

BRANTFORD CARRIAGE COMPANY, LIMITED RELIEF ASSOCIATION

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 17th November, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. The Head Office of the Society is at Brantford. Suits by or against the Society may be brought in the name of the Brantford Carriage Company, Limited, Relief Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

LAMP BASE AND ELECTRIC SUPPLY WORKS EMPLOYEES' SICK BENEFIT SOCIETY

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 21st December, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Lamp Base and Electric Supply Works Employees Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

GRAY DORT MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 8th Jan., 1921, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Chatham. Suits by or against the Society may be brought in the name of the Gray Dort Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF

Short Name of Society.	Total Membership in Ontario at 31st December, 1920.	Amount of Insurance in force Ontario at 31st December, 1920.	Number of Certificates in force anywhere at 31st December, 1920.	Amount of Insurance in force anywhere at 31st December, 1920.	Number of Claims matured in Ontario in 1920.	Amount of Insurance Benefits paid in Ontario during 1920, including pensions and gratuities.	Assets in Ontario at 31st December, 1920.	Liabilities in Ontario at 31st December, 1920.	Assets in Ontario at 31st December, 1920.	Total Liabilities anywhere at 31st December, 1920.
	\$	\$	c.	\$	c.	\$	\$	\$	\$	\$
Chosen Friends, Grand Council, Canadian Order.	22,632	20,825,597 75	27,015	24,220,485 75	420	406,834 84	1,291,881 02	72,377 49	1,291,881 02	77,252 49
Civil Service Mutual Benefit Society.	649	160,000 00	669	206,100 00	9	2,050 00	20,966 82		20,966 82	
Commercial Travellers' Association.	15,750	6,027,370 00	15,750	6,027,370 00	153	109,602 19	1,636,943 43		1,636,943 43	
Federated Association of Letter Carriers.	361	33,600 00	850		4	4,000 00	12,842 90		12,842 90	
Foresters, Canadian Order of, High Court.	38,629	38,757,750 00	77,125	77,048,250 00	490	503,537 64	7,046,646 77	209,134 28	7,066,005 57	218,659 28
Hamilton Firemen's Benefit Fund.	125		125		2	500 00	97,409 82		97,409 82	
Hamilton Police Benefit Fund.	119		119				164,201 53	497 02	164,201 53	497 02
Home Circles, Canadian Order of.	4,874	5,741,622 00	5,278	6,199,917 00	101	139,340 00	975,539 24	19,385 93	975,539 24	19,385 93
Knights of Malta, Chapter General of Canada.	330	72,750 00	173	72,750 00	5	750 00	13,266 61		13,266 61	
London Police Benefit Fund.	49		49				106,598 08		106,598 08	
Mutual Masonic Compact.	211	21,100 00	222	22,000 00	2	200 00	180 37		180 37	
Oddfellows, Canadian Order, Grand Lodge.	2,603	1,966,018 67	2,803	2,166,518 67	40	32,448 16	281,826 77	5,016 93	281,826 77	5,016 93
Oddfellows Relief Association.	12,161	14,554,750 00	20,960	25,393,500 00	169	227,296 41	2,218,210 21	29,000 00	2,223,210 21	16,000 00
Ontario Commercial Travellers' Association.	3,453	1,406,010 00	3,453	1,406,010 00	26	14,880 00	465,916 86	4,631 93	465,916 86	5,331 93
Orange Grand Lodge of British America.	2,279	2,344,000 00	3,424	3,570,000 00	44	36,908 16	206,594 08	11,971 80	206,594 08	13,971 80
Royal Templars of Temperance.	4,000	2,649,000 00	3,346	3,698,750 00	58	67,918 38	629,277 04	23,500 00	634,277 04	23,500 00
Sons of England, Supreme Lodge.	16,598	2,239,876 76	3,613	2,812,674 21	55	552,436 37	253,565 29	8,715 99	253,565 29	10,297 50
Sons of Scotland.	4,041	2,933,220 00	4,563	3,285,470 00	72	65,705 66	814,442 81	12,573 00	814,442 81	13,073 00
St. Joseph Union of Canada.	4,750	4,113,775 00	21,569	17,085,815 00	43	43,763 25	1,901,903 68	3,300 00	1,911,903 68	61,183 10
Toronto Police Benefit Fund.	739		739		2	3,500 00	955,844 73		955,844 73	
Toronto Firemen's Benefit Fund.	483		483		6	8,303 02	476,865 88		476,865 88	
United Workmen, Ancient Order of	10,969	10,646,659 99	10,969	10,646,659 99	333	350,750 63	1,593,927 31	46,766 90	1,593,927 31	46,766 90
Totals.	145,805	114,493,100 17	203,302	183,362,270 62	2,034	2,070,734 71	21,164,851 25	446,871 27	21,204,203 05	570,935 83

(a) About. (b) Gratuities and Pensions.

Dominion Expressmen's Sick Benefit Association.....	1,299	6	900 00	240	912	5,476 71	1,588 50	5,961 57
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.....	742	3	90 00	414	912	3,586 71		805 14
Employees' Protective League of the Seaman Kent Co., Ltd.	75	1	25 00	41	70	489 82		769 29
Forge and Stamping Co., Ltd.....	152	1		14	30	259 00		936 20
Evening Telegram Employees' Benefit Society.....	116	1	100 00	28	70	350 00		716 30
First Italian Society of Hamilton.....	43	2	336 00	14	53	318 00	82 50	356 16
Foresters High Court Canadian Order of*	*	473	23,650 00	6,286	37,452 5-7	164,927 15	633 00	*
Foresters Canadian Order of, Subordinate.....			4,731 50			25,574 93	9,363 09	
Gendron Mfg. Co.'s, Employees' Benefit Society.....	37			5	14	76 68	8 00	929 09
Globe Printing Co.'s Employees' Benefit Society.....	131	2	200 00	25	109	545 00		1,234 00
Goodyear Relief Association.....	800			101	331	2,269 00		9,059 33
Gold, Shapley and Muir Co., Employees' Relief Asso.....	150	1	30 00	45	162	649 90		1,63 69
Grand Order of Israel Benefit Society.....	128	** 1	**75 00	27	53	315 00	123 75	4,598 24
B. Greening Wire Co., Ltd., Employees' Benefit Society.....	275	6	240 00	6	237	1,184 91	50 00	144 80
Bresby's W. & J. G. Mutual Benefit Society.....	110	4		35	100	403 65		72 80
Gutta, Percha and Rubber Mfg. Co., of Toronto Ltd., Employees' Sick Benefit Society.....	1,152	3	150 00	320	640	3,200 00		1,620 45
H. A. Mutual Benefit Association.....	989	3	300 00	305	697	4,181 00	3,058 00	2,504 33
Hamilton Lodge No. 25, Theatrical Mechanical Association.....	60	** 1		9	21	105 00	79 12	2,358 99
Hamilton Rolling Mills Benefit Society.....	450	8	600 00	120	462	2,241 75	598 00	1,159 61
Hamilton St. Stanislaus Mutual Benefit Society.....	42	** 2	**55 00	17	32	160 00		1,193 14
Hay and Co., Employees' Mutual Benefit Association.....	118			9	64	191 00		209 82
Heintzman & Co.'s Employees' Benefit Society.....	171	1	50 00	21	74	340 00		599 19
Hebrew Friendly Society.....	80	1	25 00	10	33	299 00	212 22	1,699 45
Hebrew Sick Benefit Society.....	100		10 00	4	8	48 00	187 10	2,237 76
Hibernians, Ancient Order of.....	946			52	258	1,290 00	661 90	28,478 78
Home Circles, Order of Canadian*.....	*			44	285	1,140 00		*
Independent Hebrew Benefit Association.....	50			4	18	96 00	137 00	603 41
Imperial Varnish and Color Sick Benefit Society.....	73	** 1		16	54	282 79	62 00	276 00
Irish Catholic Benevolent Union, Grand Body.....	166	6	400 00	19	72	272 00	191 25	1,446 70
Irish Catholic Benevolent Union, Subordinate.....	110			26	85	500 00	32 70	572 59
Italo-Canadese Benevolent Society.....							150 00	1,246 23
Judean Benevolent and Friendly Society.....	155	** 1	**75 00	23	77	464 00	284 51	1,301 40
Keltzer Sick Benefit Society of Toronto.....	113	1	100 00	19	75	447 00	366 38	1,821 63
Knights of Malta, Chapter General of Canada.....	173	5	500 00	42	174	735 50	355 37	13,266 61
Knights of Malta, Chapter General Subordinate.....				4	15	45 00	107 48	2,827 30
Knights of Malta, Chapter General, Auxiliary.....				12	35	175 00	44 24	775 70
Knights of St. John, Ontario Grand Commandery.....	66						95 21	612 12
La Congregazione Della Immacolata Concezion di Maria Santissima.....	14							471 72
Ladies Orange Benevolent Union.....	5,500		50 00	12	23	124 00	367 60	1,917 79
Lambert Sick Benefit Society.....	81	11	700 00	270	1,025	4,039 80	865 00	1,932 92
Loyal Order of Moose of Ontario.....	2,918	30	1,725 00					7,611 45
Loyal True Blue Association.....								4,506 10
La Congregazione Della Immacolata Concezion di Maria Santissima.....	101	1	50 00	43	87	563 10	142 45	498 15
Machine & Stamping Co., Employees' Mutual Benefit Society.....	1,020	4	400 00	255	753	1,494 00	199 00	2,632 43
Massey-Harris Ltd., Brantford, Employees' Mutual Benefit Association.....	** 3		**150 00					
Massey-Harris, Toronto Employees' Mutual Benefit Society.....	1,950	** 8	**390 00	677	1,781	10,019 30		3,397 62

TABLE II.—SICK AND FUNERAL BENEFITS—Continued.

Short Name of Society	Number of members reported at 31st Decem-ber, 1920.	Number of members who died during 1920. (**Members' wives; ***Members' mothers.)	Amount paid for funeral benefits during 1920. (†Members' children; **Members' wives)	Number of members sick during 1920.	Number of weeks sick-ness experienced during 1920.	Amount paid for sick benefits during 1920.	Amount paid for medical attendance during 1920.	Amount paid for special relief during 1920.	Assets at 31st December, 1920.	Liabilities at 31st Decem-ber, 1920.
Methodist Book and Publishing House Employees' Benefit Society.	177			38	122 1-2	600 00			876 94	
Mozier Sick Benefit Society.	221	2	135 00	52	184	1,348 00	614 20	791 36	10,866 96	
National Cash Register Co.'s Employees' Benefit Society.	94			32	80	559 50			1,065 20	
National Iron Works Employees' Mutual Benefit Society.	90	1	30 00	39	139 4-7	558 90			150 61	*
Outfallows, Grand Lodge of the Canadian Order.	*	41	1,720 00	3	17	62 00				
		**24	**480 00	265	1,413	4,922 58	1,625 98	320 00	31,006 52	550 89
Outfallows, Grand Lodge, Subordinate.	61,833	606	27,449 06	5,994	53,421	134,171 64	24,830 93	8,773 95	100,540 02	17,894 27
Outfallows, Independent Order of Grand Lodge.	1,310	9	900 00	218	967	229 24			3,038,239 48	127,576 77
Outfallows, Independent Order of Subordinates.		** 8	**400 00						21,614 56	
Outfallows, Independent Order of Manchester Unity Grand Lodge.										
Outfallows, Independent Order of Manchester Unity, Sub.						3,743 51	1,872 28	144 23	41,687 51	
Ottawa Hebrew Benefit Society.	190			13	48	192 00	374 25		1,059 58	
Orange Grand Lodge of Ontario East, Provincial.	125	1	50 00	4	2-7	36 85			514 02	
Orange Grand Lodge of Ontario West, Provincial.	36,594	439	1,069 00	147	919	2,848 70	5,954 40		47,708 05	
Orange Young British Lodge No. 33.	(a)			6	25	75 00			684 03	
Ottawa Women's Superannuation and Benefit Fund.	101			75	219	1,095 00	735 00		49,331 14	
Ottawa Typographical Union No. 102.	(a)			2	5	25 00	20 00		122 67	
Ottawa Theatrical Mechanical Association No. 49.	17	3	80 00	5	63	167 00	43 50		102 72	
Ottawa Unity Protestant Benefit Society.	55									
Polish Young Men's Hebrew Society.	140			50	48	450 00	500 00		1,511 22	
Postal Benefit Association of Toronto.	195	3	450 00						443 37	
Pride of Israel Sick Benefit Society.	479	1	789 75	44	215	1,842 25	1,420 56	2,797 48	16,217 51	
		** 2	**100 00							
Rogers, Wm., Manufacturing Co. Welfare Society.	106			17	58	349 00			615 87	
Romanian Aid Association Gloria.	3			1	5	5 00	3 50		516 65	*
Royal Templars of Temperance, Dominion Council of Canada.	*									
Royal Newfoundland.		17	850 00	204	945	4,401 00				
Ruthenian Brotherhood of St. John the Baptist.	31	4		4	10	50 00			775 73	
St. Albert Friendly Society.	43		100 00						974 71	
St. Boniface Benefit Society.	500	2	120 00	95	442	1,768 15			3,862 91	
St. David's Y. P. U. Sick Benefit Society.	309	1		56	219	875 53	65 65		913 38	
St. Jean Baptiste d'Ottawa I. Union.	390	** 2	2,800 00	39	244	975 70			6,797 35	
			**150 00							
St. Joseph Aid Society of Formosa.	63			7	47	139 00			1,047 58	

St. Joseph Lithuanian Benefit Society.....	25	1	100 00	7	14	96 00	14	96 00	860 15
St. Joseph Mutual Benefit Society of Toronto.....	57	**90	50 00	6	29	87 00		87 00	2,906 91
St. Joseph Union of Canada.....	*		*5,825 00			65,375 20			*
St. Luke Benefit Society of Amherstburg.....	45	2	50 00	2	9	38 28			274 98
Saint Stanislaus Benefit Society.....	64	1	75 00	13	32	160 94	7 00		622 52
Sawyer-Massey Co. Ltd., Employees' Mutual Benefit Assn.,	234	3	40 00	160	447	1,624 25		20 00	952 30
Shingler Mfg. Co. Ltd., Employees' Sick Benefit Association	300	1	50 00	22	94	378 06			376 39
Societa di Mutuo Soccorso Racalmutense.....	72			14	35	175 00			431 93
Societa di Mutuo Soccorso La Trinitaria di Toronto.....	134			13	26	125 00			3,212 03
Societa Italiana di M. S. Guglielmo Marconi.....	60			15	37	226 00			2,038 98
Societa Fighi St Italia di Mutuo Soccorso St Antonio di Ottawa	138	1	120 00	20	74	371 17			4,035 26
Sons of Abraham Benefit Society.....	77	1	30 50	9	20	120 00			480 43
Sons and Daughters of Ireland Protestant Grand Lodge Asso.	536	3	800 00	11	30	151 00	463 75		3,618 29
Sons and Daughters of Ireland Protestant Association, Sub.									
Sons of England Benefit Society, Supreme Lodge*	*	250	24,800 00						*
		**132	**6,875 00	3	20	60 00		76 92	
		129	†435 00						
Sons of England Benefit Society, Subordinates.....	27,307			3,657	15,405	58,635 72	34,889 22		252,964 26
Sons of England Benefit Society, Juvenile.....	2,857	10	227 50			1,276 68	2,527 60		13,663 30
Sons of Italy Mutual Aid and Benevolent Society.....	39			5	29	146 00	80 00		257 77
Sons of Jacob Benevolent Society.....	156	* 1	150 00						4,561 63
		†41 00		8	23	141 00	424 30		
Sons of Lithuania Benefit Society.....	57	2	300 00						601 93
		**1	**75 00	12	45	315 00			
Sons of Poland Friendly Society.....	73			17	46	230 00	47 50	15 00	864 86
Sons of Scotland Benevolent Association*				47	244	1,009 52			*
Sons of Temperance, Sick and Funeral Benefit Department.	9			2	2	6 00			1,292 49
Star of Italy Mutual Aid and Benevolent Society.....	57			12	25	123 69	105 66		250 00
Staszewer Benefit Society.....	64			18	38	231 00	289 13		566 42
Steel Co. of Canada Ltd. Hamilton Works Employees' Bene-									
fit Society.....	1,350	6	1,600 00	651	1843	9,218 10	2,874 94		2,043 44
									850 00
Theatrical Mechanical Association of Toronto.....	160			14	68	408 00	240 00	108 55	20,913 27
Toronto Civic Employees' Benevolent Association.....	390	2	265 00	114	341	1,274 40	380 76	166 00	4,172 62
Toronto Independent Benevolent Association.....	140	1	150 00	19	46	414 00	412 25	250 00	4,036 45
Toronto Hearts of Oak Medical Agency.....	111							5 00	238 40
Toronto Hebrew Benevolent Society.....	225	2	345 00	28	81	486 00	1,002 74	50 00	10,379 04
		**1	**60 00						
Toronto Musical Protective Association.....	1,333	12	400 00	35	158	474 00		294 00	46,692 41
Toronto and Niagara Power Co. s Employees' Mutual Bene-									368 00
fit Society.....									
Toronto Railway Employees' Union and Benefit Society.....	187	** 2	**40 00	50	152	650 37			200 00
Toronto Typographical Union No. 91.....	2,968	18	11,950 00	310	737	3,680 00		(b) 1,600 00	3,018 09
Transportation Club of Toronto.....	1,323	12	7,240 00	178	667	4,002 00			4,025 67
	141								539 95
Verity Plow Co. Relief Association.....	540	** 2	**60 00	130	377	2,001 30			2,103 20
									*
United Workmen of the Province of Ontario, Ancient Order of*	*	7	210 00	140	683	2,951 80			
Wilkes Overland Employees' Mutual Benefit Society.....	131	1	50 00	81	256	1,518 50			1,630 96
Young Men's Hebrew Association.....	37			3	7	56 00	71 00	10 00	1,782 06
Zion Benevolent Society.....	165	1	87 00	60	31	346 00	338 54	435 00	2,851 43
		**1	**82 00						
Totals.....	195,487	2,530	148,662.52	26,032	141,875	616,503 60	115,981 23	19,543 40	3,999,938 76
									148,491 26

(a) Membership taken from Application for Renewal of Registry,

* Membership, Assets and Liabilities shown in Table 1. † Amount \$35.00.

**No. 293. Amount \$15,297.71.

†No. 29. Amount \$186.00

(b) Pensions
(b) Pensions.

Appendix "A" to the Report of the Registrar of Friendly Societies

AN ACT TO AMEND THE ONTARIO INSURANCE ACT

II. George V., Chap. 60, Assented to May 3rd, 1921

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *The Ontario Insurance Amendment Act, 1921*. Short title

2. Subsection 3 of section 69 of the said Act is hereby repealed.

Rev. Stat.,
c. 183,
s. 69 (3),
repealed.

3. Sections 78a to 78i both inclusive of *The Ontario Insurance Act*, as enacted by *The Ontario Insurance Amendment Act, 1916*, are hereby repealed, and the following sections are inserted in lieu thereof:

Rev. Stat.,

ss. 78a to
78i (as
enacted by
1916, c. 36,
s. 2, repealed

78a "Rates of Contribution" as used in section 78b to 78m hereof shall mean and include the regular net premiums, dues, rates or contributions receivable from the members for the purpose of the payment at maturity of the society's certificates or contracts of insurance.

"Rates of
Contribution."

78b.—(1) In addition to the annual statement required to be filed under this Act, each society shall file with the Registrar not later than the first day of May in each year beginning in the year 1921, a valuation of its certificates or contracts of insurance in force at the last preceding 31st day of December, which valuation shall have regard to the prospective liabilities of the society under its certificates or contracts of insurance and to the rates of contribution to be thereafter received from its members on such certificates according to the rates in force at the date of valuation, and shall be made and certified by an actuary appointed by the society and shall include a valuation balance sheet in such form and detail as the Registrar may from time to time prescribe.

Societies
to file
actuarial
report
annually.

(2) Where in the opinion of the actuary appointed by the society the valuation balance sheet shows that the society is in a position to provide for the payment of its contracts of insurance as they mature, without deduction or abatement and without increase in its existing rates of contribution, the society shall file with the Registrar a declaration of the actuary to that effect.

Society
to file
declaration
of actuary,
under what
circumstances.

(3) A summary of the valuation certified by the actuary and a statement as to the financial condition of the society disclosed by such valuation shall be mailed to each insured member not later than the first day of June in each year or in lieu thereof such certified summary

Distribu-
tion of
summary
and state-
ment to
members.

of the valuation and statement of the actuary may be published in the society's official paper and a copy mailed to each insured member.

Where assets of society insufficient, Registrar to report to Minister.

78c.—(1) If it appears to the Registrar from the statement and reports filed with him or from an examination or valuation made in pursuance of this Act, that the assets of a registered friendly society applicable to the payment of its insurance contracts are insufficient to provide for the payment of its contracts of insurance at maturity without deduction or abatement and without increase in its existing rates of contribution, he shall make a special report to the Minister as to the financial condition of the society.

Minister may request society to increase its rates, etc.

(2) If the Minister, after consideration of the said report concurs in the opinion of the Registrar, the Minister shall request the society to make, within such time as he may prescribe, but not exceeding four years, such increase in its rates of contribution or such reduction in the benefits payable under its contracts of insurance or otherwise, as will enable the society to provide for the payment of its contracts of insurance at maturity.

Society to act upon request.

(3) On receipt of such request the society shall take the steps prescribed by its laws or constitution for putting into effect such changes as may be approved by the actuary appointed by the society for the purpose aforesaid.

Special meeting to consider request of Minister.

(4) Where in the opinion of the governing executive authority of the society a special meeting of the society is desirable for the purpose of considering the request of the Minister, the said governing executive authority of the society may call a special meeting of the supreme legislative body of the society upon such notice as the said governing executive authority may deem reasonable, and as the Registrar may approve and such meeting so called shall be deemed to have been regularly constituted notwithstanding any provisions contained in the constitution and laws of the society.

Reduction of benefits, or increase of rates.

78d. A friendly society incorporated under the laws of Ontario may by amendment of its constitution and laws reduce the benefits payable under its contracts of insurance or some of them, or increase the rates of contribution payable by its members as a whole or some class or classes thereof, or make such other changes as are necessary to comply with the aforesaid request of the Minister and such amendments when adopted by a majority of the votes duly cast by the members of the supreme legislative body of the society at a regular or special meeting of the said supreme legislative body of the society duly called shall be binding upon the members of the society and upon their beneficiaries or legal representatives and upon all persons deriving legal rights from any member or beneficiary, notwithstanding anything contained in the provisions of its constitution and laws before such amendments, or in its act or instrument of incorporation, or in any contract, policy or certificate of insurance heretofore or hereafter issued by the society.

- 78e.—(1) Where any society does not within the time allowed comply with the request of the Minister as prescribed by subsection 2 of section 78c, the Registrar shall report the default to the Minister, who shall thereupon appoint a re-adjustment committee of three persons of whom at least one shall be an actuary who shall at as early a date as practicable investigate the assets, liabilities, rates of contribution and plans of insurance of such society and prepare a report containing such amendments to such society's constitution and laws reducing the benefits payable under its contracts of insurance or some of them or increasing the rates of contribution payable by its members as a whole or some class or classes thereof, or such other amendments as said readjustment committee deem necessary in order to provide for the payment of all the contracts of insurance of such society as they mature, in accordance with said amendments.
- Default of society in complying with request of Minister.
- (2) The said readjustment committee shall file such report in the office of the Registrar and deliver to the society a certified copy thereof and immediately upon such report being filed with the Registrar the amendments contained therein shall be and become part of the constitution and laws of such society and shall be valid and binding upon all its members and upon their beneficiaries or legal personal representatives and upon all persons deriving legal rights from any member or beneficiary notwithstanding anything contained in the provisions of its constitution and laws before such amendments or in its act or instrument of incorporation or in any policy or certificate of insurance issued by such society.
- Amendments in report of adjustment Committee to become part of constitution and laws of society.
- (3) The said readjustment committee shall in the said amendments fix a date not more than six months after the date of filing of the report when the reduction of benefits or increase in the rate of contribution provided for by such amendments shall be in full force and effect.
- Date to be fixed in report.
- (4) Such society shall bear the expense of the investigation and report and furnish the readjustment committee with required information.
- Expenses.
- 78f.—(1) Where a society which is unable to furnish the declaration of an actuary prescribed in sub-section 2 of 78b has heretofore adopted or shall hereafter adopt new rates of contribution which in the opinion of the actuary appointed by the society, filed with the Registrar, make reasonable provision for the payment in full at maturity of the contracts of insurance issued to its members who have entered or shall enter the society upon such new rates of contribution, such society shall, after the payment of the matured contracts of such members create and from time to time maintain out of the rates of contributions of such members and interest accretions thereto, a reserve fund not less than the amount which, with the rates of contributions to be collected from such members, is in the opinion of the actuary, required to pay in full such contracts of insurance as they mature, and such fund shall be a separate fund of the society and shall not be liable for payment of the debts and obligations of the society under its contracts of insurance with those members who have not contributed to the funds of the society under said new rates of contribution or under the provisions contained in subsection 2 of this section.
- Where society unable to furnish declaration of actuary.

New certificates may be issued.

- (2) The society may provide in its constitution and laws for the issue of new certificates to members admitted to the society prior to the establishment of such fund upon such terms and conditions as will in the opinion of the actuary appointed by the society certified in writing to the Registrar enable the society to pay in full the contracts of insurance issued to such members as they mature and the provisions of subsection 1 of this section shall apply to such new certificates.

Annual valuation of actuary, what to show.

- (3) The annual valuation of the actuary of the society maintaining a separate fund as hereinbefore prescribed shall show clearly and separately and in such detail as the Registrar may require, the financial position of the society in respect of the certificates of insurance included, and those not included, within the scope of the separate fund.

Merger of funds.

- (4) When a society which has been maintaining a separate fund for new members in accordance with the provisions of this section files with the Registrar a declaration of the actuary appointed by the society in accordance with the provisions of subsection 2 of section 78*b*, the separate fund may, with the approval of the Registrar, be merged with the other funds of the society of a kindred nature.

Maintenance of common expense fund.

- (5) Nothing herein contained shall prevent a society which maintains a separate fund as hereinbefore described, from maintaining a common expense fund.

Life insurance of children.

- 78*g*.—Where a society is authorized by its constitution and laws and undertakes in Ontario to insure the lives of children the rates of contribution for such child insurance shall be approved by an actuary and the society shall maintain out of the rates paid upon contracts of child insurance and interest accretions thereto, a separate fund for the payment at maturity of such contracts, and the actuary appointed by the society to value its contracts of insurance shall make a separate valuation of the outstanding child insurance contracts, and shall show the amount of the fund held for such contracts.

Society may limit period to twenty years, under what circumstances.

- 78*h*.—A society which files with the Registrar the declaration prescribed by subsection 2 of section 78*b* or a society that is maintaining a separate fund for its contracts of insurance as prescribed by section 78*f* may provide in its constitution and laws for the issue of contracts of life insurance wherein the regular rates of contributions payable thereunder may be limited to a period of twenty or more years, provided such rates of contribution have been approved by an actuary and provided further that such certificates of insurance shall be subject to the provisions of subsection 1 of section 78*f*, but such limitation of payments shall not affect the right of the society to make an assessment or assessments in respect of such certificates in accordance with the constitution and laws of the society either during or after the period of such limited payments.

Proviso.

Epidemic or unforeseen contingency.

- 78*i*.—In the event of an epidemic or other unforeseen contingency impairing the funds of a society the governing executive authority of the society may impose a special assessment or special assessments up-

on the members of the society or upon such class or classes thereof and with such incidence as in the opinion of the governing executive authority is deemed necessary and equitable, and such special assessment or assessments shall be binding on the members of the society notwithstanding anything to the contrary in its act or instrument of incorporation or its constitution and laws, or in any certificate of insurance heretofore or thereafter issued by the society.

- 78j.—A society whose valuation balance sheet prescribed by subsection 1 of section 78b shows a surplus of assets of more than five per centum over and above all net liabilities may apply such portion of such surplus as may be approved by the actuary appointed by the society, in the manner prescribed by the constitution and laws of the society.

Application
of surplus.

- 78k.—On and after January 1st, 1922, every registered friendly society shall, before putting into effect any new or additional benefits or any new scale of rates of contribution under certificates of insurance, file with the Registrar a certificate of an actuary approving of such benefits or rates of contribution.

Certificate
of approval
of actuary
to be filed
with Regis-
trar before
putting into
effect new
benefits.

- 78l.—Sections 78a to 78m, both inclusive, shall not apply to a society registered for the transaction of sick and funeral benefits only, nor to the sick and funeral benefit contracts issued by any society; and subsection 4 of section 98 shall not apply to a society that furnishes to the satisfaction of the Registrar, a declaration of an actuary prescribed by subsection 2 of section 78b.

Sections
78a, 78n,
and section
98 (4),
to what not
to apply.

- 78m.—The term "actuary" as hereinbefore used shall mean a Fellow of the Actuarial Society of America, or of the Institute of Actuaries of Great Britain, or of the Faculty of Actuaries in Scotland, provided however, that an actuary who, for a period of not less than five years preceding the date of the passing of this Act, has been serving a registered friendly society transacting business in Ontario on the said date as its actuary, and who has been in active practice as an actuary for a period of not less than twenty-five years prior to the said date, may for the purpose of this Act, with the consent of the Registrar, be continued as an actuary of any such society by which at the said date he is employed as actuary.

"Actuary."

4. *The Ontario Insurance Act* is amended by adding thereto the following section:—

- 97a.—(1) If there is filed with a judge of the county or district court of the county or district in which the head office of a provincial company is situate, a requisition bearing the signatures, addresses and occupations of at least fifty members or shareholders of the company or of claimants or persons entitled to claim or having insurable interests under contracts of the company alleging specific fraudulent or illegal acts on the part of the company or any of its directors or officers, and stating the particulars thereof, the judge shall appoint a time and place for and conduct an enquiry into the truth of the said allegations.

Claim of
fraudulent
or illegal
acts.

- (2) Before the inquiry is proceeded with the judge, upon the application of the company or any person charged with fraudulent or illegal act may order that the persons signing the requisition give security in a sum not exceeding \$500 for the costs of the enquiry in such form and to such amount as the judge may deem proper.

Security of
applicant.

Rights of
judge.

- (3) For the purpose of the enquiry the judge shall have all the rights and powers which may be conferred upon a commissioner or commissioners under the provisions of *The Public Enquiries Act*.

Effect of
order.

- (4) The judge may order by and to whom the costs of the enquiry shall be payable and every bill of costs shall be taxable before the taxing officer or the local registrar of the Supreme Court of Ontario, and the certificate of such taxing officer or local registrar shall be entered as a judgment of the Supreme Court of Ontario and execution may be issued thereon as in other cases.

Report of
judge to be
filed in
Department
of Insurance.

- (5) The judge shall make a written report of his findings on the enquiry which report shall be filed in the office of the Department of Insurance.

Appendix "B" to the Report (1920) of the Registrar of Friendly Societies

VALUATION OF INSURANCE CERTIFICATES OF FRIENDLY SOCIETIES

In the following pages are given summaries of the actuarial valuations as of 31st December, 1920, of those Ontario Friendly Societies that transact life insurance in the Province. The Ontario law requires such valuation from societies transacting life insurance with its members, but the requirement does not at present extend to societies granting sick or funeral benefits only, nor to the sick and funeral funds of any other society.

Although extended details of the respective valuations are on file with the Insurance Department, it has been deemed sufficient to publish herein the net results only, and these are incorporated in the form of valuation sheets so as to show in summary form both the assets (present and contingent) and the liabilities (present and contingent). It is thus possible to form a comprehensive idea of the financial position of a society and to ascertain whether it is in a position to provide for the payment of its contracts of insurance upon the basis of rates and benefits now in force, or whether a readjustment of rates or benefits is necessary to enable the society to carry out its promised obligations.

In each case the valuation has been made by an actuary appointed by the society and is certified by such actuary, whose name is appended to the report. The valuation basis is stated in each case. In several cases the table of mortality used is that from which the so called "Hunter rates" were derived, and for convenience this table is described as the "Ontario" table of mortality.

ANCIENT ORDER OF UNITED WORKMEN

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits\$5,671,800 00

Assets

Present value of Future Contributions\$4,267,300 00
 Net Life Insurance Assets (less outstanding claims), 31 Dec., 1920..... 1,414,500 00
\$5,681,800 00

Ratio of Assets to Liabilities 100%

The Basis of Valuation was Ontario 4%.

The amount of Insurance valued was \$10,646,400.00.

The Valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries.

CANADIAN ORDER OF CHOSEN FRIENDS

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits\$12,430,138 00
 Accrued Liabilities 75,862 00
\$12,506,000 00

Assets

Present value of Future Contributions\$ 4,746,411 00
 Life Insurance Assets, 31st Dec., 1920 1,059,060 00
\$ 5,805,470 00
 Deficiency\$ 6,700,529 00

Ratio of Assets to Liabilities 46.4%

The Valuation Basis was the Ontario 4% Table.

The amount of Insurance was \$24,220,485.75.

Children's insurance, amounting to \$30,387.00, was also valued. The ratio of Assets to Liabilities of this fund being 104.8%.

The Valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

CANADIAN ORDER OF FORESTERS

Valuation Balance Sheet

Entire Life Insurance Business**Liabilities**

Present value of Protection\$31,810,925 42
 Accrued Insurance Fund liabilities (plus General Fund liabilities) 242,345 68
\$32,053,271 10

Assets

Present value of future net Contributions\$ 9,913,980 99
 Assets of Insurance Fund 6,460,440 18
\$16,374,421 17

Deficiency, 31st December, 1920\$15,678,849 93

Ratio of Assets to Liabilities (entire business)—51.08%.

CANADIAN ORDER OF FORESTERS *(Continued)*

Old Rate Business Only

Liabilities

Present value of Protection	\$30,529,656 74
Accrued Liabilities (including General Fund liabilities)	236,095 68
	<hr/> \$30,765,742 42

Assets

Present value of Future Net Contributions	\$ 8,698,137 81
Assets credited Old Rate Business	6,385,493 40
	<hr/> \$15,083,631 21
Deficiency, 31st December, 1920	\$15,682,121 21
Ratio of Assets to Liabilities (Old Rate Business)—49.03%,	

New Rate Business Only

Assets

Present Value of Future Net Contributions	\$ 1,215,843 18
Assets credited New Rate Business	74,946 78
	<hr/> \$1,290,789 96

Liabilities

Present Value of Protection	\$1,281,268 68
Accrued Liabilities (New Rate Business)	6,250 00
	<hr/> \$1,287,518 68
Surplus 31st December, 1920	\$ 3,271 28
Ratio of Assets to Liabilities (New Rate Business)—100.26%.	

SUMMARY OF VALUATION OF CERTIFICATES

Class	Insurance in Force 31st December, 1920	Present Value of Insurance	Present Value of Future Contributions	Required Accumulation
Old Rate Business	\$2,179,500	\$30,529,657	\$8,698,138	\$21,831,519
New Rate Business	4,868,750	1,281,268	1,215,843	65,425
Total	\$77,048,250	\$31,810,925	\$9,913,981	\$21,896,944

The basis of Valuation was the National Fraternal Congress Table of Mortality with interest at 4%.

The Valuation was made by Abb Landis, Consulting Actuary, Washington, D. C.

GRAND ORANGE LODGE OF BRITISH AMERICA**(Benefit Fund)**

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$1,460,526 00
Accrued Liabilities	14,453 42
	<hr/> \$1,474,979 42

Assets

Present value of Future Contributions	\$1,183,851 00
Life Insurance Assets, 31st December, 1920	200,815 79
Present value of \$10,000.00 for ten years being amount to be paid to Benefit Fund by Grand Lodge	85,000 00
Other Assets	5,778 29
	<hr/> \$1,475,445 08

Ratio of Assets to Liabilities 100%.

(Included in the Assets is the present value of the undertaking of Grand Lodge to reimburse the Benefit Fund for war claims by paying \$100,000 in instalments, \$10,000.00 of which was paid in July, 1921.)

The amount of Insurance valued was \$3,550,000.00.

The basis of Valuation was N.F.C. 4%.

The Valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

CANADIAN ORDER OF ODDFELLOWS

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$965,097 00	
Accrued Liabilities	5,000 00	
		\$970,097 00

Assets

Present value of Future Contributions	485,481 00	
Life Insurance Assets, 31st Dec., 1920	257,534 00	
		\$743,015 00
Deficiency	\$	227,082 00

The Ratio of Assets to Liabilities was 76.6%.

The Valuation basis was Ontario 4%.

The amount of Insurance valued was \$2,166,518.00.

The Valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

KNIGHTS OF MALTA

(Chapter General of Canada)

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$28,552 00
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Assets

Present value of Future Contributions	\$18,890 00
Life Insurance Assets, 31st December, 1920	9,910 35
	\$28,800 35

The Ratio of Assets to Liabilities was 100%.

The Basis of Valuation was Ontario 4%.

The Amount of Insurance value was \$72,750.00.

Valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION

(London, Ont.)

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$844,647 66	
Accrued Liabilities	9,030 36	
		\$853,678 02

Assets

Present value of Future Contributions	\$396,600 83	
Life Insurance Assets, 31st Dec., 1920	466,536 31	
		\$863,137 14

Ratio of Assets to Liabilities 101.1%.

The Basis of Valuation was Om (5), 4%.

The amount of Insurance valued was \$1,623,555.00.

The Valuation was made by G. D. Buchanan, Fellow of the Actuarial Society of America.

ODDFELLOWS' RELIEF ASSOCIATION

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$11,491,827 00	
Accrued Liabilities	46,000 00	
		\$11,537,827 00

Assets

Present value of Future Contributions	\$6,742,491 00	
Life Insurance Assets, 31st Dec., 1920	2,215,959 61	
		\$8,958,450 61
Deficiency		\$2,579,376 39

Ratio of Assets to Liabilities 77.6%.

The Basis of Valuation was Ontario 4%.

Amount of Insurance Value was \$25,393,500.

The Valuation was made by W. R. Hitchens, Fellow of the Actuarial Society of America.

ROYAL TEMPLARS OF TEMPERANCE

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$1,812 720 00	
Special Reserve	10,000 00	
		\$1,822,720 00

Assets

Present value of Future Contributions	\$1,276,365 00	
Life Insurance Assets, 31st Dec., 1920	602,563 02	
		\$1,878,928 02

The Ratio of Assets to Liabilities was 103.8%.

The Valuation Basis was Ontario 4%.

The amount of Insurance valued was \$3,696,750.00.

The Valuation was made by L. K. File, Fellow of the Institute of Actuaries.

SONS OF ENGLAND BENEFIT SOCIETY

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$1,407,900 00	
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Assets

Present value of Future Contributions	\$637,500 00	
Life Insurance Assets, 31st Dec., 1920	119,300 00	
		\$756,800 00
Deficiency		\$651,100 00

Ratio of Assets to Liabilities 53.75%.

The valuation basis was Ontario 4%.

Amount of Insurance valued was \$2,481,346.00.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries.

SONS OF SCOTLAND BENEVOLENT SOCIETY

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$1,568,306 00	
Accrued Liabilities	12,073 00	
		\$1,580,379 00

Assets

Present value of Future Contributions	\$963,415 00	
Life Insurance Assets, 31st December, 1920	763,616 00	
		\$1,727,031 00

The Ratio of Assets to Liabilities was 109%.

The valuation basis was Ontario 4%.

The Amount of Insurance valued was \$3,285,470.00.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

ST. JOSEPH UNION OF CANADA

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$6,295,113 63	
Accrued Liabilities	61,183 10	
		\$6,356,296 73

Assets

Present value of Future Contributions	\$4,386,634 29	
Present value of annuity \$7,400.00 per year for 42 years to be taken from interest earnings in excess of 4%	149,373 44	
Life Insurance Assets, 31st December, 1920	1,871,714 31	
		\$6,407,722 04

The ratio of Assets to Liabilities was 100.81%.

The Valuation Basis was N.F.C. 4%.

Included in the Assets of the Society is the value of an annuity of \$7,400.00 per annum for 42 years to be taken from interest earnings in excess of 4% to meet deficiency in older members, in accordance with special general vote of members.

The amount of Insurance valued was \$17,085,815.00.

The valuation was made by Abb Landis, Washington, D. C.

ANCIENT ORDER OF HIBERNIANS

This Society grants Insurance not exceeding \$400.00 per member, subject to uniform contributions. The records of the Society did not permit of a valuation being made as of December 31st, 1920. The Society has under consideration amendments to its constitution reducing the benefits to a funeral benefit basis.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc

Report Page	Short Name of Society.	When Organized or Incorporated	Head Office	Name of Secretary.	For what insurance contracts registered.
66	Acco Employees' Society	1920	Niagara Falls	A. G. Ross	Sick and funeral benefits.
286	American Watch Case Company's Employees Mutual Welfare Association	1919	Toronto	H. McGowan	Sick and funeral benefits
230	Army and Navy Veterans, Toronto	1888	Toronto	T. M. Burns	Insurance against sickness and death
72	Army and Navy Veterans, Hamilton	1897	Hamilton	E. P. Wyatt	Sick and funeral benefits
94	Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	Thos. Armstrong	Sick and funeral benefits
74	Beaver Sick and Funeral Benefit Club	1917	Toronto	W. J. Knox	Sick and funeral benefits
316	Brantford Carriage Co. Ltd., Relief Association	1920	Brantford	F. G. Brydges	Sick and funeral benefits
130	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. E. Lamb	Sick and funeral benefits
266	Brunner Mond Mutual Benefit Society	1918	Amherstburg	H. M. Standliff	Sick and funeral benefits
272	Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society	1918	Weston	Percy Knight	Sick and funeral benefits
140	Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	1897	Toronto	J. E. Ford	Sick and funeral benefits
138	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1895	Woodstock	R. A. Scott	Sick and funeral benefits
211	Canadian Order of Beavers	1913	London	E. J. W. Griffith	Sick and funeral benefits
219	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	Wm. W. Young	Sick and funeral benefits
256	Canadian Hebrew Benevolent Society	1920	Toronto	J. Schein	Sick and funeral benefits
9	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	Ins. against sickness and disability or death
181	Canadian Order of Rechabites	1912	Toronto	J. E. T. Paterson	Sick and funeral benefits
118	Cigarmakers' Union No. 27, Toronto	1894	Toronto	J. Pamphilon	Sick, funeral and out of work benefits
126	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	E. Jennings	Sick, funeral and out of work benefits
112	Civil Service Mutual Benefit Society	1893	Ottawa	W. J. Lynch	Insurance against sickness and death
84	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Meade	Sick and funeral benefits
80	Cockshutt Plow Co. Relief Association	1899	Brantford	T. C. Graham	Sick and funeral benefits

15	Commercial Travellers' Association of Canada...	1874	Toronto.....	John Rutherford.....	Insurance against accident and death
270	Consumers' Gas Co., Employees' Mutual Benefit Society.....	1918	Toronto.....	C. J. Kennedy.....	Sick and funeral benefits
302	Czenstochower Aid Society.....	1916	Toronto.....	A. Rosen.....	Sick and funeral benefits
154	Daughters and Maids of England Benevolent Society.....	1895	Toronto.....	Leonard G. Cross.....	Sick and funeral benefits
73	Dominion Expressmen's Sick Benefit Association.....	1893	Toronto.....	W. M. Carruthers.....	Insurance against sickness and death
195	Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association.....	1920	Windsor.....	E. A. LaCroix.....	Sick and funeral benefits
207	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.....	1913	Toronto.....	L. P. Arlett.....	Sick and funeral benefits
201	Employees' Protective League of the Seamen Kent Company, Limited.....	1912	Meaford Toronto.....	H. G. Dillon T. Hopmans.....	Sick and funeral benefits Sick and funeral benefits
150	Evening Telegram Employees' Benefit Society.....	1912	Toronto.....	Alex. McMordie.....	Insurance against sickness and death
88	Federated Association of Letter Carriers.....	1891	Toronto.....	G. Sartoris.....	Sick and funeral benefits
191	First Italian Society of Hamilton.....	1911	Hamilton.....	A. VanSomeren.....	Insurance against sickness and death
21	Foresters, Canadian Order of.....	1879	Brantford.....		
124	Gendron Manufacturing Co.'s Employees' Benefit Society.....	1900	Toronto.....	R. L. Archaubault.....	Sick and funeral benefits
102	Globe Printing Co.'s Employees' Benefit Society.....	1896	Toronto.....	George Cashman.....	Sick and funeral benefits
306	Goodyear Relief Association.....	1919	Toronto.....	J. H. Thompson.....	Sick and funeral benefits
209	Gould, Shapley and Muir Company Employees' Relief Association.....	1913	Brantford.....	W. J. Davies.....	Sick and funeral benefits
132	Grand Order of Israel Benefit Society.....	1908	Hamilton.....	J. Freedman.....	Sick and funeral benefits
316	Gray Dort Mutual Benefit Society.....	1921	Chatham.....	P. L. Fancher.....	Sick benefits
98	B. Greening Wire Co., Ltd., Employees' Benefit Society.....	1910	Hamilton.....	G. S. Battram.....	Sick and funeral benefits
82	W. & J. G. Greey's Employees' Mutual Sick Benefit Society.....	1899	Toronto.....	Fred D. Hunt.....	Sick and funeral benefits
142	Guttia Percha and Rubber Man'g. Co.'s, Employees' Sick Benefit Society.....	1901	Toronto.....	S. Wrathall.....	Sick and funeral benefits
268	H.A. Mutual Benefit Association.....	1918	Toronto.....	J. D. Gibb.....	Sick and funeral benefits
185	Hamilton Firemen's Benefit Fund.....	1910	Hamilton.....	B. McSweeney.....	Insurance against sickness and death; also lifetime benefits
*144	Hamilton Lodge No. 25, Theatrical Mechanical Association.....	1907	Hamilton.....	H. C. Stroud.....	Sick and funeral benefits
62	Hamilton Police Benefit Fund.....	1891	Hamilton.....	Chas. Green.....	Insurance against death, also lifetime benefits
100	Hamilton Rolling Mills Benefit Society.....	1905	Hamilton.....	H. P. Heath.....	Sick and funeral benefits
248	Hamilton St. Stanislaus Mutual Benefit Society.....	1916	Hamilton.....	John Chudy.....	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report Page	Short name of Society.	When Organized or Incorporated	Head Office.	Name of Secretary	For what insurance contracts registered.
228	Hay & Company Employees' Mutual Benefit Association	1915	Woodstock	J. G. Harrison	Sick and funeral benefits
122	Heintzman & Co's. Employees' Benefit Society	1885	Toronto	T. H. Kirk	Sick and funeral benefits
170	Hebrew Friendly Society of Toronto	1909	Toronto	S. Pulvers	Sick and funeral benefits
264	Hebrew Sick Benefit Society	1918	Toronto	G. Tenenbaum	Sick and funeral benefits
236	Hibernians, Ancient Order of	1893	Ottawa	Thos. R. Donovan	Insurance against sickness and death
13	Home Circles, Canadian Order of	1885	Toronto	J. M. Foster	Insurance against sickness and death, also lifetime benefits (including endowments)
199	Imperial Varnish and Color Sick Benefit Society	1911	Toronto	G. N. Hill	Sick benefits
296	Independent Hebrew Benefit Association of Ottawa	1919	Ottawa	M. Feller	Sick and funeral benefits
128	Irish Catholic Benevolent Union	1883	Toronto	Robt. Scollard	Insurance against sickness and death
288	Italo-Canadese Benevolent Society	1919	Toronto	G. Bagnato	Sick and funeral benefits
292	Judean Benevolent and Friendly Society	1919	Toronto	I. Hornick	Sick and funeral benefits
224	Keiltzer Sick Benefit Society of Toronto	1914	Toronto	S. Moshenberg	Sick and funeral benefits
187	Knights of Malta, Chapter General of Canada	1909	Toronto	H. J. Bentley	Insurance against sickness and death
164	Knights of St. John, Ontario Grand Commandery	1893	Toronto	Mrs. C. Harrington	Insurance against sickness and death
152	La Congregazione de la Immacolata Concezione di Marie Santissima	1904	Toronto	G. Frasca	Sick and funeral benefits
120	Ladies' Orange Benevolent Association	1895	Toronto	Mrs. Gordon	Sick and funeral benefits
316	Lamp-Base and Electric Supply Works Employees' Sick Benefit Society	1920	Toronto	H. M. Robinson	Sick and funeral benefits
244	Limitzer Sick Benefit Society	1916	Toronto	I. Berman	Sick and funeral benefits
64	London Police Benefit Fund Association	1887	London	W. J. Harper	Insurance against death, also lifetime benefits
250	Loyal Order of Moose of Ontario	1917	Toronto	Norman Heyd	Sick and funeral benefits
276	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	L. E. Ferguson	Sick and funeral benefits
86	Loyal True Blue Association	1893	St. Catharines	M. S. Plumley	Insurance against sickness and death
308	Machine & Stamping Co. Employees' Mutual Benefit Society	1920	Toronto	F. B. Sinclair	Sick and funeral benefits

90	Massey-Harris, Toronto, Employees' Mutual Benefit Society.....	1883	Toronto.....	Thos. Carruthers.....	Sick and funeral benefits
92	Massey-Harris, Limited Brantford, Employees' Benefit Association.....	1891	Brantford.....	J. R. Harner.....	Sick and funeral benefits
70	Methodist Book and Publishing House Employees' Benefit Society.....	1895	Toronto.....	A. J. Saunders.....	Sick and funeral benefits
174	Mozier Sick Benefit Society.....	1906	Toronto.....	S. S. Sherman.....	Sick and funeral benefits
156	Mutual Masonic Compact.....	1893	St. Catharines.....	H. J. Johnston.....	Insurance against death
104	National Cash Register Co.'s, Employees' Benefit Society.....	1907	Toronto.....	A. Cameron.....	Sick and funeral benefits
205	National Iron Works Employees' Mutual Benefit Society.....	1913	Toronto.....	H. Hambleton.....	Sick and funeral benefits
26	Oddfellows, Canadian Order of.....	1882	Toronto.....	Robt. Fleming.....	Insurance against sickness and death
51	Oddfellows, Independent Order of.....	1875	Toronto.....	Wm. Brooks.....	Insurance against sickness and death
17	Oddfellows' Relief Association.....	1874	Kingston.....	F. G. Evanson.....	Insurance against disability or death
136	Oddfellows, Independent Order of M. U.....	1893	Toronto.....	John T. Tilley.....	Insurance against sickness and death
178	Ontario Commercial Travellers' Association.....	1880	London.....	George T. Hair.....	Mortuary Benefits
260	Orange Grand Lodge of Ontario East.....	1891	Belleville.....	F. M. Clarke.....	Sick and funeral benefits
56	Orange Grand Lodge of Ontario West.....	1860	Toronto.....	W. M. Fitzgerald.....	Insurance against sickness and death
38	Ontario Grand Lodge of B.A.....	1860	Toronto.....	T. H. Bell.....	Insurance against sickness and death
310	Ottawa Firemen's Superannuation & Benefit Fund.....	1917	Ottawa.....	H. C. Argue.....	Insurance against death; also life-time benefits
212	Ottawa Hebrew Benefit Society.....	1915	Ottawa.....	I. L. Cohen.....	Sick and funeral benefits
232	Ottawa Typographical Union No. 102.....	1895	Ottawa.....	J. K. Peffers.....	Sick and funeral benefits
*216	Ottawa Theatrical Mechanical Association No. 19.....	1916	Ottawa.....	Romeo R. Marcl.....	Sick and funeral benefits
96	Ottawa Unity Protestant Benefit Society.....	1869	Ottawa.....	J. A. Murphy.....	Sick and funeral benefits
251	Polish Young Men's Hebrew Society.....	1915	Toronto.....	S. Kaplansky.....	Sick and funeral benefits
311	Postal Benefit Association of Toronto.....	1891	Toronto.....	Wm. Christy.....	Insurance against death
116	Pride of Israel Sick Benefit Society.....	1905	Toronto.....	N. Romm.....	Sick and funeral benefits
281	Rogers, Wm. Mfr., Co., Welfare Society.....	1919	Niagara Falls.....	M. Sensbaugh.....	Sick and funeral benefits
41	Royal Templars of Temperance.....	1892	Hamilton.....	C. VanNorman Emory.....	Insurance against sickness and death
226	Roumanian Aid Association Gloria.....	1913	Hamilton.....	G. Costel.....	Sick and funeral benefits
183	Ruthenian Brotherhood of St. John the Baptist.....	1911	Brantford.....	D. Jakowetz.....	Sick and funeral benefits
197	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association.....	1911	Hamilton.....	Thos. Barnes.....	Sick and funeral benefits
290	Slingsby Mfr., Co., Limited, Employees' Benefit Association.....	1920	Brantford.....	C. B. Hitchon.....	Sick and funeral benefits
304	Societa Italiana di M.S. Guglielmo Marconi.....	1917	Sault Ste. Marie.....	Domenico Greco.....	Sick and funeral benefits
282	Societa di Mutuo Soccorso Racalmutes.....	1919	Hamilton.....	A. Mortona.....	Sick and funeral benefits

INDEX.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report Page.	Short name of Society.	When organized or incorporated	Head Office.	Name of Secretary.	For what insurance contracts registered
217	Societa Di Mutuo Soccorso La Trinacria Di Toronto.	1914	Toronto	M. Calderone	Sick and funeral benefits
291	Sons of Abraham Benefit Society	1919	Hamilton	M. Barrach.	Sick and funeral benefits
330	Sons of England Benefit Society	1877	Toronto	D. J. Proctor	Insurance against sickness and death
271	Sons of Jacob Benevolent Society	1918	Toronto	M. Zimmerman	Sick and funeral benefits
168	Societa Figli di Mutuo Soccorso St. Antonio di Ottawa	1919	Ottawa	V. Macri	Sick and funeral benefits
58	Sons and Daughters of Ireland Protestant Association	1893	Toronto	James Steele	Insurance against sickness and death
22	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls	A. D'Ogostino	Sick and funeral benefits
238	Sons of Lithuania Benefit Society	1914	Toronto	W. Yusaits	Sick and funeral benefits
*160	Sons of Poland Friendly Society	1907	Toronto	Chas. Sanocki	Sick and funeral benefits
35	Sons of Scotland Benevolent Association	1880	Toronto	F. S. Mearns	Insurance against sickness and death
166	Sons of Temperance of Ontario, Sick and Funeral Benefit Department	1908	Aurora	J. M. Walton	Sick and funeral benefits
240	Saint Stanislaus Mutual Benefit Society	1915	Toronto	Paul Bilewicz	Sick and funeral benefits
114	Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society	1902	Hamilton	G. W. Brent	Sick and funeral benefits
172	St. Albert Friendly Society	1909	Renfrew	Frank Cybulski	Sick and funeral benefits
106	St. Boniface Benefit Society	1894	Kitchener	H. W. Young	Sick and funeral benefits
213	St. David's Y.P.U. Sick Benefit Society	1914	Toronto	J. B. Whiteley	Sick and funeral benefits
134	St. Jean Baptiste Society	1888	Ottawa	Jos. Saint Germain	Insurance against sickness and death
110	St. Joseph Aid Society of Formosa	1887	Formosa	O. Bengesser	Sick and funeral benefits
312	St. Joseph's Mutual Benefit Society	1893	Toronto	J. Bouvier	Sick and funeral benefits
162	St. Joseph's Lithuanian Benefit Society	1908	Toronto	M. Mikolajunas	Sick and funeral benefits
47	St. Joseph Union of Canada	1863	Ottawa	Chas. Lederer	Insurance against sickness and death
258	St. Luke Benefit Society	1894	Amherstburg	G. Odette	Sick and funeral benefits
280	Star of Italy Mutual Aid and Benevolent Society	1918	Niagara Falls	G. Miccioli	Sick and funeral benefits
278	Stasower Benefit Society	1918	Toronto	W. Applebaum	Sick and funeral benefits
262	Toronto Civic Employees' Benevolent Association	1893	Toronto	E. J. Hoskings	Insurance against sickness and death
*146	Theatrical Mechanical Association	1886	Toronto	S. Y. Meredith	Insurance against sickness and death

252	Toronto Firemen's Benefit Fund	1893	Toronto	A. W. Laver	Insurance against sickness and death, also lifetime benefits
300	Toronto Hearts of Oak Medical Agency	1919	Toronto	F. C. Babbage	Medical Aid
215	Toronto & Niagara Power Co's., Employees' Mutual Benefit Society	1914	Toronto	W. J. Rogers	Sick and funeral benefits
148	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	Sick and funeral benefits
234	Toronto Musical Protective Association	1887	Toronto	Jos. Weatherburn	Sick and funeral benefits
203	Toronto Independent Benevolent Association	1911	Toronto	B. Goldstein	Sick and funeral benefits
60	Toronto Police Benefit Fund	1882	Toronto	D. H. Gordon	Insurance against death; also lifetime benefits
76	Toronto Railway Employees' Union	1897	Toronto	W. D. Robbins	Sick and funeral benefits
68	Toronto Typographical Union No. 91	1891	Toronto	George Murray	Sick and funeral benefits
158	Transportation Club of Toronto	1917	Toronto	W. J. Hotrum	Sick and funeral benefits
5	United Workmen—Ancient Order of	1879	Toronto	F. G. Inwood	Insurance against sickness and death
108	Verity Plow Company Relief Association	1899	Brantford	Charles Carter	Sick and funeral benefits
298	Willys-Overland Employees' Mutual Benefit Society	1920	Toronto	G. Kingsburgh	Sick and funeral benefits
176	Young Men's Hebrew Association	1912	Toronto	Harry Zweig	Sick and funeral benefits
193	Zion Benevolent Society	1911	Toronto	P. J. Isaacson	Sick and funeral benefits

*Name changed by Order-in-Council dated 13th September, 1921, to Theatrical Mutual Association of Hamilton.

*Name changed by Order-in-Council dated 1st November, 1921 to Theatrical Mutual Association of Ottawa.

*Name changed by Order-in-Council dated 13th September, 1921 to Theatrical Mutual Association of Toronto.

*Name changed by Order-in-Council dated 23rd September, 1921 to Polish Alliance Friendly Society of Canada.

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